

A Study of Gross and Net Non-Performing Assets of Select Public Sector Banks in India for the Period 2007-2008 to 2017-2018

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Abstract

The Non-Performing Assets (NPAs) are considered as one of the important parameters for analysing the health of the Indian Banks. The Authors have taken a look at the Literature Reviews related to the non-performing assets related studies looked into by other Research Scholars. The authors in this research study has made an attempt to study the secondary data related to Gross and Net Non-Performing Assets or Loans of select Banks in India, which is available in the public domain of the regulators of Indian Banks i.e. Reserve Bank of India (RBI) from April 2007 to March 2018 and has performed the ABC analysis as per cumulative (decreasing method) to study the performance and the management and governance of those Banks. Finally, the authors conclude that some of the select Indian Banks taken for study appear in the various Groups formulated for study i.e. Group A (Poor Performance), Group B (Satisfactory Performance) and Group C (Good Performance) are thus a matter of great concern to the economy of the country.

Keywords: Assets, Banks, Governance, Gross, Indian, Loans, Management, Net, Performance.

1. Introduction

The entire world has accepted that the country is galloping towards being the third largest economy of the world in the near future and therefore, the financial and banking system or sector in India is required to play an important role to shape up its economy. The main business of the banking system is to cater to the financial needs of the business and individuals, but now it has also been vested with the responsibility to support other activities like the Insurance and supporting various schemes announced by the government from time to time. The Banks are required not only to safeguard the deposits of the Customers but also required to ensure that the loans or advances given are not defrauded by the business community or certain individuals for their own vested interest, as it has been observed in the recent past. Therefore, to arrive at the strength of the banking system in India the Non-Performing Assets (NPAs) are considered as one of the important parameter for analysis. A sound banking and financial system is therefore, needs now.

2. Literature Review

The objective of study of Sanjeev (2007) was to identify critical factors, which were responsible for the loans of the banks to go bad in the Indian commercial banking system. The Methodology adopted for the study was mainly related to primary data collected from credit managers of banks operating in India. Their study revealed that the external factors have a higher influence compared to the internal factors, which was also very surprising. The Economic downturn and willful default have been found to be most critical factor. Also the poor credit scoring skill of managers, absence of suitable administrative penalties and target completion have been found to have a significant influence amongst factors related with the loan appraisal mechanism of the banks. The seizure and disposal of collateral have found to be the toughest challenges amongst the factors related with the loan monitoring and controlling mechanism. The level of loan manager's motivation,, manpower, skill to appraise collateral, effort to reduce costs, government and political intervention and soft budget constraints have been found to have a lower influence.

However, the objective of study of Khushpatand & Rahul (2012) was to analyze the trends in Non-Performing Assets (NPAs) in the Indian Banking Sector from 2004-2011, to assess the contributing factors to the NPA in the Indian Banking Sector and to suggest measures to halt and curtail the rising burden of NPAs. They mainly dealt with the rising burden of NPAs in Indian financial system and their likely impact and measures to minimize such adverse impact on the Indian

banking system in particular and Indian economy in general. They were also of the view that the factor contributing to the rising NPAs is the upward shift in interest rates due to the Reserve Bank of India's (RBI) tight monetary policy for controlling inflation. The increased interest rate (floating interest) has increased the repayment burden of borrowers which is compelling them to default their interest payments and repayments. The authors concluded that the banks should focus on recovery of existing loans and be more circumspect in their credit appraisal, rescheduling of large corporate loans as rising interest cost and falling sales revenue may result in widespread defaults of corporate loans, phasing out of priority sector loans to 10% of the total loans so as to reduce the burden of NPAs in priority sector, making priority sector loans need-based rather than target based which results in poor credit appraisal and loan default. The authors arrived at a conclusion that the major contributor to the NPAs in banking sector was agricultural sector. NPAs in non-priority sectors are likely to increase due to decelerating trends in major sectors like manufacturing and infrastructure and slowing down of economy during 2012.

3. Definitions

3.1 Non-Performing Assets (NPA) or Non-Performing Loans (NPL)

The non-performing assets or loans in the books of the Banks are the loan that has been defaulted by the borrower. As per the regulators of Banks in India the loan becomes non-performing if it is in default for 90 days.

3.2 Gross Non-Performing Assets (GNPA) or Gross Non-Performing Loans (GNPL)

It is the total number of Non-Performing Assets or Loans of the Banks added together.

3.3 Net Non-Performing Assets (NNPA) or Net Non-Performing Loans (NNPL)

Net Non-Performing Assets or NNPL is the total of actual bad assets minus the provision left aside. The Indian Banks Regulator defines Net NPA or NPL as $\text{Net NPA or NPL} = \text{Gross NPA or NPL} - (\text{Balance in Interest Suspense Account} + \text{Deposit Insurance and Credit Guarantee Corporation (DICGC)/Export Credit Guarantee Corporation of India (ECGC) claims received and held pending adjustment} + \text{Part payment received and kept in suspense account} + \text{Total provisions held})$.

4. Objective of Research Study

- To study and analyze Select Indian Bank's Gross Non-Performing Assets or Loans and Net Non-Performing Assets or Loans from April 2007 to March 2018.
- To do comparative analysis of the Select Indian Bank's Gross Non-Performing Assets or Loans and Net Non-Performing Assets or Loans from April 2007 to March 2018.
- To analyse the management and governance or performance of directing and controlling of the Select Indian Bank's from April 2007 to March 2018.

5. Methodology Adopted For Research

Banking sector is analysed using secondary data available from Reserve Bank of India (RBI) and Money Control websites. It is an Analytical Research. The data was collected for the period of April 2007 to March 2018 i.e. 2007-2008 to 2017-2018. Assuming that the figures are given by the apex body of the banking sector, i.e. Reserve Bank of India and therefore, ABC analysis is attempted on that.

6. Analysis of Data

6.1 The defaulted loans of the Select Indian Bank's from April 2007 to March 2018 were done according to the increasing method as given in Appendix A and respectively.

6.2 The Group ranking of the select Indian Bank's Defaulted Loans from April 2007 to March 2018 was as per the results arrived from the ABC Analysis method as given in Appendix A, B and C, D respectively.

Table I. Ranking of Gross Non-Performing Assets or Loans of the select Indian Banks from April 2007 to March 2018 (Bank with Highest Gross Non-Performing Loans is Rated I).

Name of the Select Indian Banks	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
State Bank of India	1	1	1	1	1	1	1	1	1	1	1
Punjab National Bank	2	2	4	3	2	2	2	2	2	2	2

Central Bank of India	3	4	7	11	3	4	5	9	9	9	9
Bank of Baroda	4	8	8	5	7	5	3	4	4	5	4
Bank of India	5	3	2	2	4	3	4	3	3	3	3
Syndicate Bank	6	9	10	10	12	15	16	15	14	14	14
Union Bank of India	7	7	5	4	5	9	7	7	8	8	6
UCO Bank	8	10	11	6	8	6	12	10	10	11	10
IDBI Bank	9	11	9	9	6	8	6	8	7	4	5
Oriental Bank of Commerce	10	13	12	12	11	12	14	21	12	10	13
Canara Bank	11	5	6	8	9	10	10	6	5	7	7
Allahabad Bank	12	12	14	13	14	11	9	11	11	12	12
Indian Overseas Bank	13	6	3	7	10	7	8	5	6	6	8
Bank of Maharashtra	14	15	15	16	18	21	18	16	16	15	16
United Bank of India	15	14	13	14	13	16	11	14	17	18	17
Corporation Bank	16	18	17	19	19	17	15	12	13	16	15
Dena Bank	17	17	18	18	20	20	19	18	19	17	18
Vijaya Bank	18	16	16	15	17	19	21	20	20	20	21
Indian Bank	19	19	19	20	15	14	17	17	18	19	19
Andhra Bank	20	20	20	17	16	13	13	13	15	13	11
Punjab and Sind Bank	21	21	21	21	21	18	20	19	21	21	20

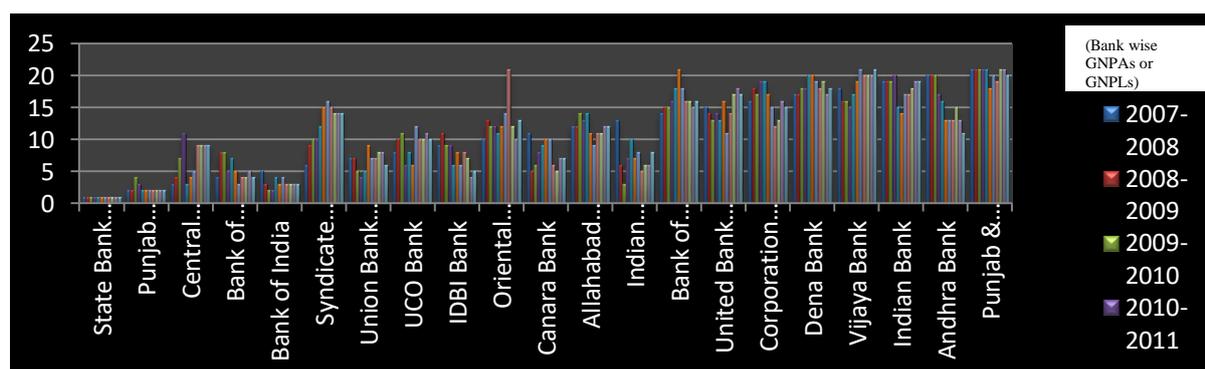


Figure 1. Ranking of Gross Non-Performing Assets or Loans of the select Indian Banks from April 2007 to May 2018

Table 2. Ranking of Net Non-Performing Assets or Loans of the select Indian Banks from April 2007 to March 2018 (Bank with Highest Net Non-Performing Assets or Loans is Rated I).

Name of the Bank	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
State Bank of India	1	1	1	1	1	1	1	1	1	1	1

UCO Bank	2	6	7	5	9	8	13	9	10	14	11
IDBI Bank	3	5	5	7	7	11	10	10	7	4	3
Central Bank of India	4	3	11	11	2	5	4	8	9	9	9
Canara Bank	5	2	4	2	5	4	6	5	4	5	4
Punjab National Bank	6	17	6	3	3	2	2	2	2	2	2
Syndicate Bank	7	7	9	9	13	17	17	16	14	15	13
Bank of India	8	8	2	4	4	3	3	3	3	3	5
Oriental Bank of Commerce	9	11	12	10	8	12	12	12	12	10	10
Bank of Baroda	10	10	14	12	11	6	5	6	5	8	7
Allahabad Bank	11	12	16	15	14	7	7	11	11	11	15
Indian Overseas Bank	12	4	3	8	10	9	8	4	6	6	8
United Bank of India	13	9	10	13	15	16	11	15	16	18	16
Bank of Maharashtra	14	16	13	16	21	21	20	14	15	13	17
Dena Bank	15	14	17	17	19	19	19	19	19	17	18
Vijaya Bank	16	15	15	14	16	20	21	21	20	21	20
Union Bank of India	17	13	8	6	6	10	9	7	8	7	6
Corporation Bank	18	18	18	18	17	16	15	13	13	12	12
Indian Bank	19	19	19	19	12	14	16	18	18	19	19
Punjab and Sind Bank	20	21	20	21	20	18	18	20	21	20	21
Andhra Bank	21	20	21	20	18	13	14	17	17	16	14

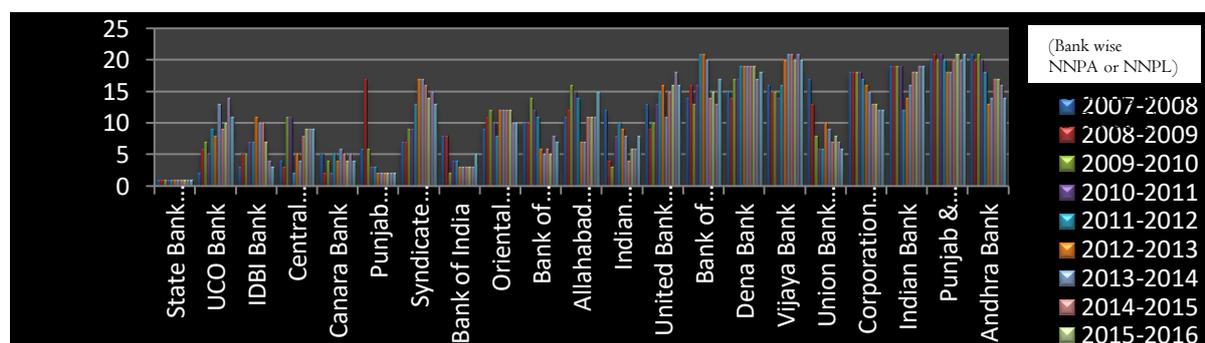


Figure 2. Ranking of Net Non-Performing Assets or Loans of the select Indian Banks from April 2007 to March 2018

6.3 Select Indian Banks – Gross and Net Non-Performing Assets or Loans – Analysis

For the purpose of analyzing the select Indian Banks, and deciding the management performance and governance, it was decided to have ABC Analysis of three groups from the cumulative (decreasing method) Gross & Net NPAs or NPLs of the select Indian Banks.

Group A – I - 70 – Poor management and governance or performance of directing and controlling.

Group – B - 71- 90 – Satisfactory management and governance or performance of directing and controlling.

Group – C - 91 – 100 - Good management and governance or performance of directing and controlling.

6.3.I Group – A

State Bank of India, Punjab National Bank, Bank of India and Central Bank of India were in Group A i.e. 1-70% (Poor performance) most the years in Gross Non-Performing Assets or Loans and Net Non-Performing Assets or Loans from April 2007 to March 2018. An analysis of this four Bank's movement is studied and it is observed as below:

6.3.I.1 State Bank of India

From August 2008 to April 2017, along with its seven subsidiary banks and Bhartiya Mahila Bank were merged into State Bank of India. However, it can be observed from Appendix A and B that there was not much impact on the Non-Performing Assets or Loans during that period.

Table 3. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Gross Non-Performing Loans				Rs. Million		
	Last Year's Out standing	Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-18	1123430	1603037	90238	401954	2234275	582774	1108547

Source: <https://www.rbi.org.in>

Table 4. Details of Chairman of State Bank of India from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Shri O.P.Bhatt	July 2006	March 2011
2.	Shri Pratip Chaudhari	April 2011	September 2013
3.	Smt. Arundhati Bhattacharya	October 2013	October 2017
4.	Shri Rajnish Kumar	October 2017	Till Date

It can be observed from table 3 that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.1123430 Million and during the year April 2017 to March 2018 Rs.1603037 Million were added. During the year Bank had reduced Rs.90238 Million and written off Rs.401954 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.2234275 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.582774 Million and during the year ending March 2018 it stood at Rs.1108547 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank topped in Group A, during the entire period.

6.3.I.2 Punjab National Bank

It is interesting to note that there were no other Banks merged into Punjab National Bank from April 2007 to March 2018. The Gross and Net Non-Performing Assets or Loans of the Bank were amongst the top two for the study period i.e. April 2007 to March 2018 as can be seen from Appendix A,B,C and D.

Table 5. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Gross Non-Performing Assets or Loans				Rs. Million		
	Last Year's Out standing	Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-18	553705	442743	56175	74072	866201	327021	486843

Source: <https://www.rbi.org.in>

Table 6. Details of Chairman and Managing Director and Chief Executive Officer–Punjab National Bank from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Dr. K.C.Chakravarty	2007	June 2009
2.	Mr. K.R.Kamath	October 2009	October 2014
3.	Mr. Gauri Shankar, Executive Director (Acting Chairman and Managing Director)	February 2015	August 2015
4.	Mrs. Usha Ananthasubramanian	August 2015	May 2017
5.	Mr. Sunil Mehta	May 2017	September 2019

It can be observed from table 5 that the Gross Non-Performing Loans during the previous year ending i.e. March 2017 was Rs.553705 Million and during the year April 2017 to March 2018 Rs.442743 Million were added. During the year the Bank had reduced Rs.56175 Million and written off Rs.74072 Million. The Gross Non-Performing Assets or Loans of the Bank stood at the end of April 2018 to Rs.866201 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.327021 Million and during the year ending March 2018 it stood at Rs.486843 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group A.

6.3.1.3 Bank of India

The Gross and Net Non-Performing Assets or Loans of the Bank were amongst the top three for the study period i.e. April 2007 to March 2018 as can be seen from Appendix A,B,C and D.

Table 7. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Last Year's Out standing	Gross Non-Performing Assets or Loans			Rs. Million Net Non-Performing Assets or Loans		
		Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-2018	520445	255805	62518	90448	623285	253050	282073

Source: <https://www.rbi.org.in>

Table 8. Details of Chairman and Managing Director and Chief Executive Officer - Bank of India from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Mr. Alok K. Misra	August 2003	September 2012
2.	Mrs. V.R.Iyer	November 2012	May 2015
3.	Mr. Melwyn Rego	February 2015	August 2015
4.	Mrs. Usha Ananthasubramanian	August 2015	May 2017
5.	Mr. Dinabandhu Mohapatra	May 2017	June 2019

It can be observed from table 7 that the Gross Non-Performing Loans during the previous year ending i.e. March 2017 was Rs.520445 Million and during the year April 2017 to March 2018 Rs.255805 Million were added. During the year the Bank had reduced Rs.62518 Million and written off Rs.90448 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.623285 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.253050 Million and during the year ending March 2018 it stood at Rs.282074 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group A.

6.3.1.4 Central Bank of India

The Gross and Net Non-Performing Assets or Loans of the Bank were amongst the top four for the study period i.e. April March 2007 to March 2018 as can be seen from Appendix A,B,C and D.

Table 9. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Last Year's Out standing	Gross Non-Performing Assets or Loans			Rs. Million Net Non-Performing Assets or Loans		
		Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-2018	272513	170712	32683	29236	381307	142178	173779

Source: <https://www.rbi.org.in>

Table 10. Details of Chairman and Managing Director and Chief Executive Officer - Central Bank of India from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Ms. H.A.Daruwalla	June 2005	December 2008
2.	Mr. S. Sridharan	March 2009	May 2011
3.	Mr. M.V.Tanksale	June 2011	July 2013
4.	Mr. Rajeev Rishi	1 August 2013	31 August 2018
5.	Mr. Pallav Mohapatra	September 2018	Till Date

It can be observed from table 9 that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.272513 Million and during the year April 2017 to March 2018 Rs.170712 Million were added. During the year the Bank had reduced Rs.32683 Million and written off Rs.29236 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.381307 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.142178 Million and during the year ending March 2018 it stood at Rs.173779 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group A.

6.3.2 Group – B

Canara Bank and Bank of Maharashtra - were in Group B i.e. 71 – 90% (Satisfactory Performance) most of the years in Gross NPAs and Net NPAs during the period of study i.e. 2007-2008 to 2017-2018. An analysis of movement of two Banks i.e. Canara Bank and Bank of Maharashtra is studied and it is observed as below:

6.3.2.1 Canara Bank

The Gross and Net Non-Performing Assets or Loans of the Bank were fluctuated in various rankings and was mostly in Group B during the period March 2007 to April 2018, can be seen from Appendix A,B,C and D.

The Gross and Net Non-Performing Assets or Loans of the Bank were amongst the top three for the study period i.e. April 2007 to March 2018 as can be seen from Appendix A,B,C and D.

Table 11. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Last Year's Out standing	Gross Non-Performing Assets or Loans			Rs. Million Net Non-Performing Assets or Loans		
		Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-2018	342020	247608	31847	83097	474685	216490	285424

Source: <https://www.rbi.org.in>

Table 12. Details of Chairman and Managing Director and Chief Executive Officer - Canara Bank from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Mr. M B A Rao	June 2005	June 2008
2.	Mr. A.C.Mahajan	July 2008	July 2010
3.	Mr. S. Raman	September 2010	September 2012
4.	Mr.R.K.Dubey	January 2013	September 2014
5.	Mr. Shri D.N.Manoharan	2014	July 2015
6.	Mr. Rakesh Sharma	August 2015	July 2018
7.	RA Sankara Narayanan	April 2019	January 2020

It can be observed from table II that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.342020 Million and during the year March 2017 to April 2018 Rs.247608 Million were added. During the year Bank had reduced Rs.31847 Million and written off Rs.83097 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.474685 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.216490 Million and during the year ending March 2018 it stood at Rs.285424 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group B.

6.3.2.2 Bank of Maharashtra

The Gross and Net Non-Performing Assets or Loans of the Bank were fluctuated in various rankings and was mostly in Group B during the period April 2007 to March 2018, as can be seen from Appendix A,B,C and D.

Table 13. Gross & Net Non-Performing Loans as on March 2018

Year	Last Year's Out standing	Gross Non-Performing Assets or Loans			Rs. Million Net Non-Performing Assets or Loans		
		Added during the year	Reduced during the year	Written-Off	Present Year	Last Year	Present Year
2017-2018	171887	54349	20300	24603	184332	113312	96412

Source: <http://www.rbi.org.in>

Table 14. Details of Chairman and Managing Director and Chief Executive Officer - Bank of Maharashtra from April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Mr. Allen Pereira	2007	2011
2.	Mr. Narendra Singh	February 2012	September 2013
3.	Mr. Sushil Muhnot	September 2013	September 2016
4.	Mr. Ravindra Marathe	September 2016	June 2018

It can be observed from table 13 that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.171887 Million and during the year April 2017 to March 2018 Rs.54349 Millions were added. During the year Bank had reduced Rs.20300 Million and written off Rs.24603 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.184332 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.113312 Million and during the year ending March 2018 it stood at Rs.96412 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group B.

6.3.3 Group – C

United Bank of India and Punjab and Sind Bank - were in Group C i.e. 91 – 100% (Good Performance) most of the years in Gross Non-Performing Assets or Loans and Net Non-Performing Assets or Loans during the period of study i.e. April 2007 to March 2018. An analysis of these two Banks movement is studied and it is observed as below:

6.3.3.1 United Bank of India

The Gross and Net Non-Performing Assets or Loans of the Bank were fluctuated mostly in Group C during the period April 2007 to March 2018, as can be seen from Appendix A,B,C and D.

Table 15. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Gross Non-Performing Assets or Loans				Rs. Million	
	Last Year's Out standing	Added during the year	Reduced during the year	Written-Off	Present Year	Net Non-Performing Assets or Loans Last Year Present Year
2017-2018	109520	86063	11391	18669	165521	65919 103163

Source: <https://www.rbi.org.in>

Table 16. Details of Chairman and Managing Director and Chief Executive Officer - United Bank of India - From April 2007 To March 2018

Sl.No.	Name	Period	
		From	To
1.	Mr. P.K.Gupta	November 2008	February 2010
2.	Mr. Bhaskar Sen	March 2010	2013
3.	Mrs. Archana Bhargava	April 2013	February 2014
4.	Mr. Peturi Srinivasan	December 2014	June 2016
5.	Mr. Pawan Kumar Bajaj	August 2016	September 2018
6.	Mr. Ashok Kumar Pradhan	October 2018	Till Date

It can be observed from table 15 that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.109520 Million and during the year April 2017 to March 2018 Rs. 86063 Millions were added. During the year Bank had reduced Rs.11391 Million and written off Rs.18669 Million. The Gross Non-Performing Assets or Loans of the Bank at the end of March 2018 stood at Rs.165521 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.65919 Million and during the year ending March 2018 it stood at Rs. 103163 Million. It can also be observed that during the study period April 2007 to March 2018 the Bank was mostly in Group C.

6.3.3.2 Punjab and Sind Bank

The Gross and Net Non-Performing Assets or Loans of the Bank were mostly in Group C during the period April 2007 to March 2018, as can be seen from Appendix A, B, C and D.

Table 17. Gross & Net Non-Performing Assets or Loans as on March 2018

Year	Gross Non-Performing Assets or Loans				Rs. Million	
	Last Year's Out standing	Added during the year	Reduced during the year	Written-Off	Present Year	Net Non-Performing Assets or Loans Last Year Present Year
2017-2018	62976	25918	6279	4598	78017	43751 46079

Source: <https://www.rbi.org.in>

Table 18. Details of Chairman and Managing Director and Chief Executive Officer - United Bank of India - From April 2007 to March 2018

Sl.No.	Name	Period	
		From	To
1.	Mr. S.R.P.Singh	2007	August 2009
2.	Mr. S.G.S.Vedi	August 2009	June 2010
3.	Mr. D.P.Singh	November 2011	January 2014
4.	Mr. Jatinder Singh	February 2014	December 2017
5.	S Harisankar	September 2018	Till Date

It can be observed from table 17 that the Gross Non-Performing Assets or Loans during the previous year ending i.e. March 2017 was Rs.62976 Million and during the year April 2017 to March 2018 Rs. 25918 Millions were added. During the year the Banks had reduced Rs. 6279 Million and written off Rs.4598 Million. The Gross Non-Performing Loans of the Bank at the end of March 2018 stood at Rs.78017 Million. As regards the Net Non-Performing Assets or Loans during the previous year ending was Rs.43751 Million and during the year ending March 2018 it stood at Rs. 46079 Million. It can also be observed that during the study period March 2007 to April 2008 the Bank was mostly in Group C.

7. Conclusion

The study of select Indian Banks for the period from April 2007 to March 2018 of all the groups together concludes that some of the Banks Net Performing Assets or Loans were very high and beyond the control of the Banks. The Banks have also been defrauded by large borrowers which have brought more strain on its assets. In some cases from the study it indicates that the performance of the Bank's management was one of the reasons for rise in non-performing assets or loans and also it can be seen that there were no heads in respect of some Banks during the study period and it is a matter of great concern. It is therefore, concluded that there should be a strong management for better results and governance and the Regulators must also have strong supervisory control and policies put in place for better results. Since the Banks under study are formed under the law of the Government, it becomes necessary for the Government to have in place heads for all the Banks, so that decision making becomes easier and also those large borrowers who are defrauding their loans should be also strictly dealt with. It is necessary to have a sound financial and banking system to strengthen the economy of the country.

8. Limitations

Only few selected banks are analyzed. Only the government banks were taken up for study and other type of banks i.e. Private, Co-operative and Foreign are not part of study. The qualitative aspect of the banking sector and the political environment prevailing in the country is also not part of the research study. It will be therefore, interesting to study the performance and management of the Banks after another five years after the merger of government banks into 4 to 5 big banks.

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Appendix – A

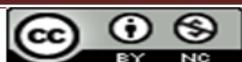
ABC Analysis of Gross Non-Performing Assets (GNPA) or Loans of select Indian Public Sector Banks for the period April 2007 to March 2018

Rs. Million

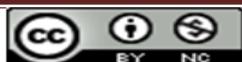
Name of Bank	2007-2008	Percentage of Total Gross NPA	Cumulative	Name of Bank	2008-2009	Percentage of Total Gross NPA	Cumulative	Name of Bank	2009-2010	Percentage of Total Gross NPA	Cumulative
State Bank of India	128373	33.95	33.95	State Bank of India	157140	37.19	37.19	State Bank of India	195349	34.93	34.93
Punjab National Bank	33193	8.78	42.73	Punjab National Bank	25069	5.93	43.12	Bank of India	48827	8.73	43.66
Central Bank of India	23500	6.22	48.94	Bank of India	24709	5.85	48.97	Indian Overseas Bank	36111	6.46	50.11
Bank of Baroda	19814	5.24	54.18	Central Bank of India	23160	5.48	54.45	Punjab National Bank	32144	5.75	55.86
Bank of India	19309	5.11	59.29	Canara Bank	21680	5.13	59.58	Union Bank of India	26709	4.78	60.64
Syndicate Bank	17687	4.68	63.97	Indian Overseas Bank	19234	4.55	64.13	Canara Bank	25903	4.63	65.27
Union Bank of India	16566	4.38	68.35	Union Bank of India	19234	4.55	68.68	Central Bank of India	24580	4.39	69.66
UCO Bank	16520	4.37	72.72	Bank of Baroda	18429	4.36	73.04	Bank of Baroda	24007	4.29	73.96
IDBI Bank	15647	4.14	76.86	Syndicate Bank	15945	3.77	76.82	IDBI Bank	21294	3.81	77.76
Oriental Bank of Commerce	12801	3.39	80.24	UCO Bank	15395	3.64	80.46	Syndicate Bank	20068	3.59	81.35
Canara Bank	12726	3.37	83.61	IDBI Bank	14357	3.40	83.86	UCO Bank	16664	2.98	84.33
Allahabad Bank	10105	2.67	86.28	Allahabad Bank	10783	2.55	86.41	Oriental Bank of Commerce	14688	2.63	86.96
Indian Overseas Bank	9970	2.64	88.92	Oriental Bank of Commerce	10581	2.50	88.91	United Bank of India	13723	2.45	89.41
Bank of Maharashtra	7663	2.03	90.94	United Bank of India	10200	2.41	91.33	Allahabad Bank	12218	2.18	91.59
United Bank of India	7610	2.01	92.96	Bank of Maharashtra	7984	1.89	93.22	Bank of Maharashtra	12098	2.16	93.76
Corporation Bank	5844	1.55	94.50	Vijaya Bank	6988	1.65	94.87	Vijaya Bank	9945	1.78	95.54
Dena Bank	5726	1.51	96.02	Dena Bank	6208	1.47	96.34	Corporation Bank	6509	1.16	96.70
Vijaya Bank	5115	1.35	97.37	Corporation Bank	5592	1.32	97.66	Dena Bank	6420	1.15	97.85
Indian Bank	4869	1.29	98.66	Indian Bank	4592	1.09	98.75	Indian Bank	5101	0.91	98.76
Andhra Bank	3724	0.98	99.64	Andhra Bank	3681	0.87	99.62	Andhra Bank	4879	0.87	99.63
Punjab & Sind Bank	1355	0.36	100	Punjab & Sind Bank	1610	0.38	100	Punjab & Sind Bank	2062	0.37	100
TOTAL:	378117	100		TOTAL:	422571	100		TOTAL:	559299	100	



Name of Bank	2010-2011	Percentage of Total Gross NPA	Cumulative	Name of Bank	2011-2012	Percentage of Total Gross NPA	Cumulative	Name of Bank	2012-2013	Percentage of Total Gross NPA	Cumulative
State Bank of India	253263	36.41	36.41	State Bank of India	396765	36.48	36.48	State Bank of India	511894	33.49	33.49
Bank of India	48116	6.92	43.33	Punjab National Bank	87196	8.02	44.50	Punjab National Bank	134658	8.81	42.29
Punjab National Bank	43794	6.30	49.63	Central Bank of India	72730	6.69	51.19	Bank of India	87653	5.73	48.03
Union Bank of India	36228	5.21	54.84	Bank of India	58940	5.42	56.61	Central Bank of India	84560	5.53	53.56
Bank of Baroda	31525	4.53	59.37	Union Bank of India	54499	5.01	61.62	Bank of Baroda	79826	5.22	58.78
UCO Bank	31504	4.53	63.90	IDBI Bank	45514	4.19	65.80	UCO Bank	71301	4.66	63.44
Indian Overseas Bank	30896	4.44	68.34	Bank of Baroda	44648	4.11	69.91	Indian Overseas Bank	66080	4.32	67.77
Canara Bank	30892	4.44	72.79	UCO Bank	40862	3.76	73.67	IDBI Bank	64500	4.22	71.99
IDBI Bank	27847	4.00	76.79	Canara Bank	40318	3.71	77.37	Union Bank of India	63138	4.13	76.12
Syndicate Bank	25990	3.74	80.53	Indian Overseas Bank	39201	3.60	80.98	Canara Bank	62602	4.10	80.21
Central Bank of India	23940	3.44	83.97	Oriental Bk of Comm.	35805	3.29	84.27	Allahabad Bank	51370	3.36	83.57
Oriental Bank of Commerce	19205	2.76	86.73	Syndicate Bank	31827	2.93	87.20	Oriental Bank of Commerce	41840	2.74	86.31
Allahabad Bank	16479	2.37	89.10	United Bank of India	21764	2.00	89.20	Andhra Bank	37145	2.43	88.74
United Bank of India	13558	1.95	91.05	Allahabad Bank	20890	1.92	91.12	Indian Bank	35655	2.33	91.07
Vijaya Bank	12592	1.81	92.86	Indian Bank	18508	1.70	92.82	Syndicate Bank	29785	1.95	93.02
Bank of Maharashtra	11737	1.69	94.55	Andhra Bank	17980	1.65	94.47	United Bank of India	29638	1.94	94.96
Andhra Bank	9956	1.43	95.98	Vijaya Bank	17185	1.58	96.05	Corporation Bank	20482	1.34	96.30
Dena Bank	8422	1.21	97.19	Bank of Maharashtra	12970	1.19	97.25	Punjab & Sind Bank	15369	1.01	97.30
Corporation Bank	7902	1.14	98.33	Corporation Bank	12742	1.17	98.42	Vijaya Bank	15329	1.00	98.31
Indian Bank	7403	1.06	99.39	Dena Bank	9565	0.88	99.30	Dena Bank	14525	0.95	99.26
Punjab & Sind Bank	4243	0.61	100	Punjab & Sind Bank	7634	0.70	100	Bank of Maharashtra	11376	0.74	100
TOTAL:	695492	100		TOTAL:	1087543	100		TOTAL:	1528726	100	

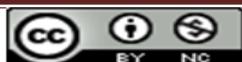


Name of Bank	2013-2014	Percentage of Total Gross NPA	Cumulative	Name of Bank	2014-2015	Percentage of Total Gross NPA	Cumulative	Name of Bank	2015-2016	Percentage of Total Gross NPA	Cumulative
State Bank of India	616054	29.47	29.47	State Bank of India	567253	22.26	22.26	State Bank of India	981728	19.02	19.02
Punjab National Bank	188801	9.03	38.50	Punjab National Bank	256949	10.08	32.35	Punjab National Bank	558183	10.81	29.83
Bank of Baroda	118759	5.68	44.18	Bank of India	221932	8.71	41.06	Bank of India	498791	9.66	39.50
Bank of India	118686	5.68	49.86	Bank of Baroda	162614	6.38	47.44	Bank of Baroda	405210	7.85	47.35
Central Bank of India	115000	5.50	55.36	Indian Overseas Bank	149225	5.86	53.30	Canara Bank	316378	6.13	53.48
IDBI Bank	99620	4.77	60.12	Canara Bank	130400	5.12	58.42	Indian Overseas Bank	300486	5.82	59.30
Union Bank of India	95637	4.57	64.70	Union Bank of India	130309	5.11	63.53	IDBI Bank	248751	4.82	64.12
Indian Overseas Bank	90205	4.31	69.01	IDBI Bank	126850	4.98	68.51	Union Bank of India	241709	4.68	68.80
Allahabad Bank	80680	3.86	72.87	Central Bank of India	118730	4.66	73.17	Central Bank of India	227210	4.40	73.20
Canara Bank	75702	3.62	76.49	UCO Bank	102651	4.03	77.20	UCO Bank	209077	4.05	77.25
United Bank of India	71180	3.40	79.90	Allahabad Bank	83580	3.28	80.48	Allahabad Bank	153846	2.98	80.23
UCO Bank	66214	3.17	83.07	Corporation Bank	71067	2.79	83.27	Oriental Bank of Commerce	147017	2.85	83.08
Andhra Bank	58576	2.80	85.87	Andhra Bank	68765	2.70	85.97	Corporation Bank	145443	2.82	85.90
Oriental Bank of Commerce	56179	2.69	88.56	United Bank of India	65529	2.57	88.54	Syndicate Bank	138322	2.68	88.58
Corporation Bank	47368	2.27	90.82	Syndicate Bank	64424	2.53	91.07	Andhra Bank	114436	2.22	90.80
Syndicate Bank	46111	2.21	93.03	Bank of Maharashtra	64021	2.51	93.58	Bank of Maharashtra	103859	2.01	92.81
Indian Bank	45622	2.18	95.21	Indian Bank	56704	2.23	95.81	United Bank of India	94710	1.83	94.64
Bank of Maharashtra	28599	1.37	96.58	Dena Bank	43930	1.72	97.53	Indian Bank	88270	1.71	96.35
Dena Bank	26160	1.25	97.83	Punjab & Sind Bank	30822	1.21	98.74	Dena Bank	85605	1.66	98.01
Punjab & Sind Bank	25535	1.22	99.05	Vijaya Bank	24432	0.96	99.70	Vijaya Bank	60271	1.17	99.18
Vijaya Bank	19859	0.95	100	Oriental Bank of Commerce	7662	0.30	100	Punjab & Sind Bank	42291	0.82	100
TOTAL:	2090547	100		TOTAL:	2547849	100		TOTAL:	5161593	100	



Name of Bank	2016-2017	Percentage of Total Gross NPA	Cumulative	Name of Bank	2017-2018	Percentage of Total Gross NPA	Cumulative
State Bank of India	1123430	18.14	18.14	State Bank of India	2234275	24.95	24.95
Punjab National Bank	553705	8.94	27.09	Punjab National Bank	866201	9.67	34.62
Bank of India	520445	8.40	35.49	Bank of India	623285	6.96	41.58
IDBI Bank	447526	7.23	42.72	Bank of Baroda	564804	6.31	47.88
Bank of Baroda	427187	6.90	49.62	IDBI Bank	555883	6.21	54.09
Indian Overseas Bank	350983	5.67	55.28	Union Bank of India	493699	5.51	59.60
Canara Bank	342020	5.52	60.81	Canara Bank	474685	5.30	64.90
Union Bank of India	337123	5.44	66.25	Indian Overseas Bank	381802	4.26	69.17
Central Bank of India	272510	4.40	70.65	Central Bank of India	381307	4.26	73.42
Oriental Bank of Commerce	228593	3.69	74.35	UCO Bank	305499	3.41	76.84
UCO Bank	225410	3.64	77.99	Andhra Bank	281244	3.14	79.98
Allahabad Bank	206878	3.34	81.33	Allahabad Bank	265628	2.97	82.94
Andhra Bank	176700	2.85	84.18	Oriental Bank of Commerce	261336	2.92	85.86
Syndicate Bank	176093	2.84	87.02	Syndicate Bank	257586	2.88	88.74
Bank of Maharashtra	171887	2.78	89.80	Corporation Bank	222134	2.48	91.22
Corporation Bank	170452	2.75	92.55	Bank of Maharashtra	184332	2.06	93.27
Dena Bank	126187	2.04	94.59	United Bank of India	165521	1.85	95.12
United Bank of India	109520	1.77	96.36	Dena Bank	163614	1.83	96.95
Indian Bank	98651	1.59	97.95	Indian Bank	119901	1.34	98.29
Vijaya Bank	63818	1.03	98.98	Punjab & Sind Bank	78017	0.87	99.16
Punjab & Sind Bank	62976	1.02	100	Vijaya Bank	75261	0.84	100
TOTAL:	6192094	100		TOTAL:	8956014	100	

Source: <https://www.rbi.org.in> and <https://www.moneycontrol.com>



Appendix – B

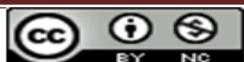
ABC Analysis of Net Non-Performing Assets (NNPAs) or Loans of Select Indian Public Sector Banks for the period April 2007 to March 2018.

Rs. Million

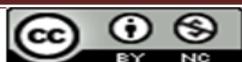
Name of Bank	2007-2009	Percentage of total Net NPA	Cumulative	Name of Bank	2008-2009	Percentage of total Net NPA	Cumulative	Name of Bank	2009-2010	Percentage of total Net NPA	Cumulative
State Bank of India	74243	44.32	44.32	State Bank of India	96774	48.47	48.47	State Bank of India	108702	39.27	39.27
UCO Bank	10923	6.52	50.84	Canara Bank	15073	7.55	56.03	Bank of India	22075	7.97	47.24
IIDBI Bank	10829	6.46	57.30	Central Bank of India	10630	5.32	61.35	Indian Overseas Bank	19950	7.21	54.45
Central Bank of India	10600	6.33	63.63	Indian Overseas Bank	9991	5.00	66.35	Canara Bank	17997	6.50	60.95
Canara Bank	8990	5.37	69.00	IIDBI Bank	9490	4.75	71.11	IIDBI Bank	14063	5.08	66.03
Punjab National Bank	7538	4.50	73.50	UCO Bank	8127	4.07	75.18	Punjab National Bank	9817	3.55	69.57
Syndicate Bank	6227	3.72	77.22	Syndicate Bank	6318	3.16	78.34	UCO Bank	9663	3.49	73.06
Bank of India	5920	3.53	80.75	Bank of India	6282	3.15	81.49	Union Bank of India	9653	3.49	76.55
Oriental Bank of Commerce	5384	3.21	83.96	United Bank of India	5250	2.63	84.12	Syndicate Bank	9632	3.48	80.03
Bank of Baroda	4936	2.95	86.91	Bank of Baroda	4490	2.25	86.37	United Bank of India	7786	2.81	82.84
Allahabad Bank	3998	2.39	89.30	Oriental Bank of Commerce	4424	2.22	88.59	Central Bank of India	7270	2.63	85.47
Indian Overseas Bank	3632	2.17	91.46	Allahabad Bank	4221	2.11	90.70	Oriental Bank of Commerce	7238	2.61	88.08
United Bank of India	3060	1.83	93.29	Union Bank of India	3259	1.63	92.33	Bank of Maharashtra	6624	2.39	90.48
Bank of Maharashtra	2540	1.52	94.81	Dena Bank	3134	1.57	93.90	Bank of Baroda	6023	2.18	92.65
Dena Bank	2154	1.29	96.09	Vijaya Bank	2923	1.46	95.37	Vijaya Bank	5818	2.10	94.75
Vijaya Bank	1816	1.08	97.18	Bank of Maharashtra	2719	1.36	96.73	Allahabad Bank	4702	1.70	96.45
Union Bank of India	1276	0.76	97.94	Punjab National Bank	2639	1.32	98.05	Dena Bank	4275	1.54	98.00
Corporation Bank	1269	0.76	98.70	Corporation Bank	1383	0.69	98.74	Corporation Bank	1973	0.71	98.71
Indian Bank	976	0.58	99.28	Indian Bank	938	0.47	99.21	Indian Bank	1449	0.52	99.23
Punjab & Sind Bank	670	0.40	99.68	Andhra Bank	792	0.40	99.61	Punjab & Sind Bank	1166	0.42	99.65
Andhra Bank	537	0.32	100	Punjab & Sind Bank	780	0.39	100	Andhra Bank	957	0.35	100
TOTAL:	167518	100		TOTAL:	199637	100		TOTAL:	276833	100	



Name of Bank	2010-2011	Percentage of total Net NPA	Cumulative	Name of Bank	2011-2012	Percentage of total Net NPA	Cumulative	Name of Bank	2012-2013	Percentage of total Net NPA	Cumulative
State Bank of India	123469	36.73	36.73	State Bank of India	158189	28.87	28.87	State Bank of India	219565	26.20	26.20
Canara Bank	23299	6.93	43.67	Central Bank of India	46000	8.40	37.27	Punjab National Bank	72365	8.63	34.83
Punjab National Bank	20386	6.07	49.73	Punjab National Bank	44542	8.13	45.40	Bank of India	59473	7.10	41.93
Bank of India	19450	5.79	55.52	Bank of India	36564	6.67	52.07	Canara Bank	52781	6.30	48.23
UCO Bank	18246	5.43	60.95	Canara Bank	33863	6.18	58.25	Central Bank of India	49880	5.95	54.18
Union Bank of India	18034	5.37	66.31	Union Bank of India	30250	5.52	63.78	Bank of Baroda	41920	5.00	59.18
IIDBI Bank	16779	4.99	71.31	IIDBI Bank	29109	5.31	69.09	Allahabad Bank	41268	4.92	64.11
Indian Overseas Bank	13284	3.95	75.26	Oriental Bank of Commerce	24590	4.49	73.58	UCO Bank	40693	4.86	68.96
Syndicate Bank	10308	3.07	78.32	UCO Bank	22639	4.13	77.71	Indian Overseas Bank	40272	4.81	73.77
Oriental Bank of Commerce	9382	2.79	81.12	Indian Overseas Bank	19074	3.48	81.19	Union Bank of India	33534	4.00	77.77
Central Bank of India	8470	2.52	83.64	Bank of Baroda	15436	2.82	84.01	IIDBI Bank	31004	3.70	81.47
Bank of Baroda	7909	2.35	85.99	Indian Bank	11968	2.18	86.19	Oriental Bank of Commerce	29027	3.46	84.93
United Bank of India	7574	2.25	88.24	Syndicate Bank	11854	2.16	88.36	Andhra Bank	24092	2.87	87.81
Vijaya Bank	7412	2.21	90.45	Allahabad Bank	10917	1.99	90.35	Indian Bank	23843	2.84	90.65
Allahabad Bank	7364	2.19	92.64	United Bank of India	10756	1.96	92.31	United Bank of India	19700	2.35	93.00
Bank of Maharashtra	6190	1.84	94.48	Vijaya Bank	9980	1.82	94.13	Corporation Bank	14109	1.68	94.68
Dena Bank	5490	1.63	96.11	Corporation Bank	8694	1.59	95.72	Syndicate Bank	11248	1.34	96.03
Corporation Bank	3977	1.18	97.30	Andhra Bank	7559	1.38	97.10	Punjab & Sind Bank	11104	1.32	97.35
Indian Bank	3970	1.18	98.48	Dena Bank	5717	1.04	98.14	Dena Bank	9172	1.09	98.45
Andhra Bank	2737	0.81	99.29	Punjab & Sind Bank	5476	1.00	99.14	Vijaya Bank	9097	1.09	99.53
Punjab & Sind Bank	2379	0.71	100	Bank of Maharashtra	4696	0.86	100	Bank of Maharashtra	3929	0.47	100
TOTAL:	336109	100		TOTAL:	547873	100		TOTAL:	838076	100	

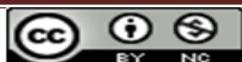


Name of Bank	2013-2014	Percentage of total Net NPA	Cumulative	Name of Bank	2014-2015	Percentage of total Net NPA	Cumulative	Name of Bank	2015-2016	Percentage of total Net NPA	Cumulative
State Bank of India	310961	25.99	25.99	State Bank of India	275906	18.36	18.36	State Bank of India	558070	18.16	18.16
Punjab National Bank	99170	8.29	34.28	Punjab National Bank	153965	10.25	28.61	Punjab National Bank	354226	11.53	29.69
Bank of India	74172	6.20	40.48	Bank of India	135176	9.00	37.60	Bank of India	279964	9.11	38.80
Central Bank of India	66500	5.56	46.04	Indian Overseas Bank	98133	6.53	44.13	Canara Bank	208329	6.78	45.58
Bank of Baroda	60348	5.04	51.08	Canara Bank	87401	5.82	49.95	Bank of Baroda	194065	6.32	51.89
Canara Bank	59655	4.99	56.07	Bank of Baroda	80695	5.37	55.32	Indian Overseas Bank	192126	6.25	58.15
Allahabad Bank	57218	4.78	60.85	Union Bank of India	69190	4.60	59.93	IDBI Bank	146434	4.77	62.91
Indian Overseas Bank	56581	4.73	65.58	Central Bank of India	68070	4.53	64.46	Union Bank of India	140259	4.56	67.48
Union Bank of India	53403	4.46	70.04	UCO Bank	63306	4.21	68.67	Central Bank of India	132420	4.31	71.79
IDBI Bank	49023	4.10	74.14	IDBI Bank	59925	3.99	72.66	UCO Bank	114436	3.72	75.51
United Bank of India	46641	3.90	78.04	Allahabad Bank	59789	3.98	76.64	Allahabad Bank	102925	3.35	78.86
Oriental Bank of Commerce	39044	3.26	81.30	Oriental Bank of Commerce	48162	3.21	79.84	Oriental Bank of Commerce	99322	3.23	82.09
UCO Bank	35564	2.97	84.27	Corporation Bank	44650	2.97	82.81	Corporation Bank	91601	2.98	85.07
Andhra Bank	33425	2.79	87.07	Bank of Maharashtra	41266	2.75	85.56	Syndicate Bank	90149	2.93	88.01
Corporation Bank	31806	2.66	89.73	United Bank of India	40814	2.72	88.27	Bank of Maharashtra	68320	2.22	90.23
Indian Bank	27637	2.31	92.04	Syndicate Bank	38437	2.56	90.83	United Bank of India	61107	1.99	92.22
Syndicate Bank	27206	2.27	94.31	Andhra Bank	36886	2.45	93.29	Andhra Bank	60357	1.96	94.18
Punjab & Sind Bank	19186	1.60	95.91	Indian Bank	31470	2.09	95.38	Indian Bank	54194	1.76	95.95
Dena Bank	18189	1.52	97.43	Dena Bank	30143	2.01	97.39	Dena Bank	52305	1.70	97.65
Bank of Maharashtra	18073	1.51	98.94	Punjab & Sind Bank	22660	1.51	98.90	Vijaya Bank	42768	1.39	99.04
Vijaya Bank	12624	1.06	100	Vijaya Bank	16597	1.10	100	Punjab & Sind Bank	29495	0.96	100
TOTAL:	1196426	100		TOTAL:	1502641	100		TOTAL:	3072872	100	



Name of Bank	2016-17	Percentage of total Net NPA	Cumulative	Name of Bank	2017-18	Percentage of total Net NPA	Cumulative
State Bank of India	582774	16.92	16.92	State Bank of India	1108547	24.39	24.39
Punjab National Bank	327021	9.50	26.42	Punjab National Bank	486843	10.71	35.10
Bank of India	253050	7.35	33.77	IDBI Bank	286651	6.31	41.41
IDBI Bank	252058	7.32	41.08	Canara Bank	285424	6.28	47.69
Canara Bank	216490	6.29	47.37	Bank of India	282073	6.21	53.90
Indian Overseas Bank	197493	5.73	53.11	Union Bank of India	243263	5.35	59.25
Union Bank of India	188321	5.47	58.57	Bank of Baroda	234827	5.17	64.42
Bank of Baroda	180802	5.25	63.82	Indian Overseas Bank	203997	4.49	68.91
Central Bank of India	142180	4.13	67.95	Central Bank of India	173779	3.82	72.73
Oriental Bank of Commerce	141178	4.10	72.05	Oriental Bank of Commerce	142829	3.14	75.87
Allahabad Bank	134335	3.90	75.95	UCO Bank	140821	3.10	78.97
Corporation Bank	116922	3.40	79.35	Corporation Bank	140770	3.10	82.07
Bank of Maharashtra	112296	3.26	82.61	Syndicate Bank	132395	2.91	84.98
UCO Bank	107034	3.11	85.72	Andhra Bank	126369	2.78	87.76
Syndicate Bank	104110	3.02	88.74	Allahabad Bank	122291	2.69	90.45
Andhra Bank	103548	3.01	91.75	United Bank of India	103163	2.27	92.72
Dena Bank	77351	2.25	93.99	Bank of Maharashtra	96412	2.12	94.85
United Bank of India	65919	1.91	95.91	Dena Bank	78388	1.72	96.57
Indian Bank	56066	1.63	97.53	Indian Bank	59596	1.31	97.88
Punjab & Sind Bank	43751	1.27	98.80	Vijaya Bank	50212	1.10	98.99
Vijaya Bank	41182	1.20	100	Punjab & Sind Bank	46079	1.01	100
TOTAL:	3443881	100		TOTAL:	4544729	100.00	

Source: <https://www.rbi.org.in> and <https://www.moneycontrol.com>



Appendix – C

Details of Group Ranking of select Indian Public Sector Banks as per percentage of Gross Non-Performing Assets (GNPA) or Gross Non Performing Loans (GNPLs) for the period April 2007 to March 2018 - (Groups for studying the management and governance of select Banks from the cumulative (decreasing method) i.e. Group – A - 1-70 (Poor Performance), Group – B - 71-90 (Satisfactory Performance) and Group – C - 91-100 (Good Performance).

	Group	2007-2008
Highest GNPA s	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Central Bank of India, Bank of Baroda, Bank of India, Syndicate Bank, Canara Bank.
Medium GNPA s	B (71-90%) (Satisfactory Performance)	UCO Bank, IDBI Bank, Oriental Bank of Commerce, Allahabad Bank, Indian Overseas Bank, Bank of Maharashtra.
Lowest GNPA s	C (91-100%) (Good Performance)	United Bank of India, Corporation Bank, Dena Bank, Vijaya Bank, Indian Bank, Andhra Bank, Punjab & Sind Bank.
	Group	2008-2009
Highest GNPA s	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Central Bank of India, Canara Bank, Indian Overseas Bank, Union Bank of India.
Medium GNPA s	B (71-90%) (Satisfactory Performance)	Bank of Baroda, Syndicate Bank, UCO Bank, IDBI Bank, Allahabad Bank, Oriental Bank of Commerce.
Lowest GNPA s	C (91-100%) (Good Performance)	United Bank of India, Bank of Maharashtra, Vijaya Bank, Dena Bank, Corporation Bank, Indian Bank, Andhra Bank, Punjab & Sind Bank.
	Group	2009-2010
Highest GNPA s	A (1-70%) (Poor Performance)	State Bank of India, Bank of India, Indian Overseas Bank, Punjab National Bank, Canara Bank, Central Bank of India.
Medium GNPA s	B (71-90%) (Satisfactory Performance)	Bank of Baroda, IDBI Bank, Syndicate Bank, UCO Bank, Union Bank of India, Oriental Bank of Commerce, United Bank of India.
Lowest GNPA s	C (91-100%) (Good Performance)	Allahabad Bank, Bank of Maharashtra, Vijaya Bank, Corporation Bank, Dena Bank, Indian Bank, Andhra Bank, Punjab & Sind Bank.
	Group	2010-2011
Highest GNPA s	A (1-70%) (Poor Performance)	State Bank of India, Bank of India, Punjab National Bank, Union Bank of India, Bank of Baroda, UCO Bank, Indian Overseas Bank.
Medium GNPA s	B (71-90%) (Satisfactory Performance)	Canara Bank, IDBI Bank, Central Bank of India, Oriental Bank of Commerce, Allahabad Bank.
Lowest GNPA s	C (91-100%) (Good Performance)	United Bank of India, Vijaya Bank, Bank of Maharashtra, Andhra Bank, Dena Bank, Corporation Bank, Indian Bank, Punjab & Sind Bank.
	Group	2011-2012
Highest GNPA s	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Central Bank of India, Bank of India, Union Bank of India, IDBI



		Bank, Bank of Baroda.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	UCO Bank, Canara Bank, Indian Overseas Bank, Syndicate Bank, United Bank of India.
Lowest GNPA's	C (91-100%) (Good Performance)	Allahabad Bank, Indian Bank, Andhra Bank, Vijaya Bank, Bank of Maharashtra, Corporation Bank, Dena Bank, Punjab & Sind Bank.
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Group		2012-2013
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Central Bank of India, Bank of Baroda, UCO Bank, Indian Overseas Bank.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	IDBI Bank, Union Bank of India, Canara Bank, Allahabad Bank, Oriental Bank of Commerce, Andhra Bank.
Lowest GNPA's	C (91-100%) (Good Performance)	Indian Bank, Syndicate Bank, United Bank of India, Corporation Bank, Punjab & Sind Bank, Vijaya Bank, Dena Bank, Bank of Maharashtra.
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Group		2013-2014
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India, Central Bank of India, IDBI Bank, Union Bank of India, Indian Overseas Bank.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	Allahabad Bank, Canara Bank, United Bank of India, UCO Bank, Andhra Bank, Oriental Bank of Commerce, Corporation Bank.
Lowest GNPA's	C (91-100%) (Good Performance)	Syndicate, Indian, BOM, Dena, P&SB, Vijaya
<hr/>		
Group		2014-2015
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Bank of Baroda, Indian Overseas Bank, Canara Bank, Union Bank of India, IDBI Bank.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	Central Bank of India, UCO Bank, Allahabad Bank, Corporation Bank, Andhra Bank, United Bank of India.
Lowest GNPA's	C (91-100%) (Good Performance)	Syndicate Bank, Bank of Maharashtra, Indian Bank, Dena Bank, Punjab & Sind Bank, Oriental Bank of Commerce, Vijaya Bank.
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Group		2015-2016
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Bank of Baroda, Canara Bank, Indian Overseas Bank, IDBI Bank, Union Bank of India.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	Central Bank of India, UCO Bank, Allahabad Bank, Oriental Bank of Commerce, Corporation Bank, Syndicate Bank, Andhra Bank.
Lowest GNPA's	C (91-100%) (Good Performance)	Bank of Maharashtra, United Bank of India, Indian Bank, Dena Bank, Vijaya Bank, Punjab & Sind Bank.
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Group		2016-2017
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Indian Overseas Bank, Canara Bank, Union Bank of India, Central Bank of India.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	Oriental Bank of Commerce, UCO Bank, Allahabad Bank, Andhra Bank, Syndicate Bank, Bank of Maharashtra.

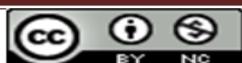


Lowest GNPA's	C (91-100%) (Good Performance)	Corporation Bank, Dena Bank, United Bank of India, Indian Bank, Vijaya Bank, Punjab & Sind Bank.
Group 2017-2018		
Highest GNPA's	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Bank of Baroda, IDBI Bank, Union Bank of India, Canara Bank and Indian Overseas Bank.
Medium GNPA's	B (71-90%) (Satisfactory Performance)	Central Bank of India, UCO Bank, Andhra Bank, Allahabad Bank, Oriental Bank of Commerce, Syndicate Bank.
Lowest GNPA's	C (91-100%) (Good Performance)	Corporation Bank, Bank of Maharashtra, Dena Bank, Indian Bank, Punjab & Sind Bank, Vijaya Bank.

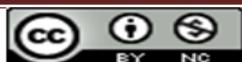
Appendix – D

Details of Group Ranking of select Indian Public Sector Banks as per percentage of Net Non-Performing Assets (NNPA) or Net Non-Performing Loans (NNPLs) for the period April 2007 to March 2018 - (Groups for studying the management and governance of select Banks from the cumulative (decreasing method) i.e. Group – A - 1-70 (Poor Performance), Group – B - 71-90 (Satisfactory Performance) and Group – C - 91-100 (Good Performance).

Group 2007-2008		
Highest NNPA's	A (1-70%) (Poor Performance)	State Bank of India, UCO Bank, IDBI Bank, Central Bank of India, Canara Bank.
Medium NNPA's	B (71-90%) (Satisfactory Performance)	Punjab National Bank, Syndicate Bank, Bank of India, Oriental Bank of Commerce, Bank of Baroda, Allahabad Bank.
Lowest NNPA's	C (91-100%) (Good Performance)	Indian Overseas Bank, United Bank of India, Bank of Maharashtra, Dena Bank, Vijaya Bank, Union Bank of India, Corporation Bank, Indian Bank, Punjab & Sind Bank, Andhra Bank.
Group 2008-2009		
Highest NNPA's	A (1-70%) (Poor Performance)	State Bank of India, Canara Bank, Central Bank of India, Indian Overseas Bank.
Medium NNPA's	B (71-90%) (Satisfactory Performance)	IDBI Bank, UCO Bank, Syndicate Bank, Bank of India, United Bank of India, Bank of Baroda, Oriental Bank of Commerce, Allahabad Bank.
Lowest NNPA's	C (91-100%) (Good Performance)	Union Bank of India, Dena Bank, Vijaya Bank, Bank of Maharashtra, Punjab National Bank, Corporation Bank, Indian Bank, Andhra Bank, Punjab & Sind Bank.
Group 2009-2010		
Highest NNPA's	A (1-70%) (Poor Performance)	State Bank of India, Bank of India, Indian Overseas Bank, Canara Bank, IDBI Bank, Punjab National Bank.
Medium NNPA's	B (71-90%) (Satisfactory Performance)	UCO Bank, Union Bank of India, Syndicate Bank, United Bank of India, Central Bank of India, Oriental Bank of Commerce, Bank of Maharashtra.
Lowest NNPA's	C (91-100%) (Good Performance)	Bank of Baroda, Vijaya Bank, Allahabad Bank, Dena bank, Corporation Bank, Indian Bank, Punjab & Sind Bank, Andhra Bank.
Group 2010-2011		
Highest NNPA's	A (1-70%) (Poor Performance)	State Bank of India, Canara Bank, Punjab National Bank, Bank of India, Bank of India, UCO Bank, Union



		Bank.
Medium NNPA	B (71-90%) (Satisfactory Performance)	IDBI Bank, Indian Overseas Bank, Syndicate Bank, Oriental Bank of Commerce, Central Bank of India, Bank of India, United Bank of India, Vijaya Bank.
Lowest NNPA	C (91-100%) (Good Performance)	Allahabad Bank, Bank of Baroda, Dena Bank, Corporation Bank, Indian Bank, Andhra Bank, Punjab & Sind Bank.
Group		2011-2012
Highest NNPA	A (1-70%) (Poor Performance)	State Bank of India, Central Bank of India, Punjab National Bank, Bank of India, Canara Bank, Union Bank of India, IDBI Bank.
Medium NNPA	B (71-90%) (Satisfactory Performance)	Oriental Bank of India, UCO Bank, Indian Overseas Bank, Bank of Baroda, Indian Bank, Syndicate Bank, Allahabad Bank.
Lowest NNPA	C (91-100%) (Good Performance)	United Bank of India, Vijaya Bank, Corporation Bank, Andhra Bank, Dena Bank, Punjab & Sind Bank, Bank of Maharashtra.
Group		2012-2013
Highest NNPA	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Canara Bank, Central Bank of India, Bank of Baroda, Allahabad Bank, UCO Bank.
Medium NNPA	B (71-90%) (Satisfactory Performance)	Indian Overseas Bank, Union Bank of India, IDBI Bank, Oriental Bank of Commerce, Andhra Bank, Indian Bank.
Lowest NNPA	C (91-100%) (Good Performance)	United Bank of India, Corporation Bank, Syndicate Bank, Punjab & Sind Bank, Dena Bank, Vijaya Bank, Bank of Maharashtra.
Group		2013-2014
Highest NNPA	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Central Bank of India, Bank of Baroda, Canara Bank, Allahabad Bank, Indian Overseas Bank, Union Bank of India.
Medium NNPA	B (71-90%) (Satisfactory Performance)	IDBI Bank, United Bank of India, Oriental Bank of Commerce, UCO Bank, Andhra Bank, Corporation Bank.
Lowest NNPA	C (91-100%) (Good Performance)	Indian Bank, Syndicate Bank, Punjab & Sind Bank, Dena Bank, Bank of Maharashtra, Vijaya Bank.
Group		2014-2015
Highest NNPA	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Indian Overseas Bank, Canara Bank, Bank of Baroda, Union Bank of India, Central Bank of India, UCO Bank.
Medium NNPA	B (71-90%) (Satisfactory Performance)	IDBI Bank, Allahabad Bank, Oriental Bank of Commerce, Corporation Bank, Bank of Maharashtra, United Bank of India, Syndicate Bank.
Lowest NNPA	C (91-100%) (Good Performance)	Andhra Bank, Indian Bank, Dena Bank, Punjab & Sind Bank, Vijaya Bank.
Group		2015-2016
Highest NNPA	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, Canara Bank, Bank of Baroda, Indian Overseas Bank, IDBI Bank, Union Bank of India.



Medium NNPAAs	B (71-90%) (Satisfactory Performance)	Central Bank of India, UCO Bank, Allahabad Bank, Oriental Bank of Commerce, Corporation Bank, Syndicate Bank, Bank of Maharashtra.
Lowest NNPAAs	C (91-100%) (Good Performance)	United Bank of India, Andhra Bank, Indian Bank, Dena Bank, Vijaya Bank, Punjab & Sind Bank.
Group		2016-2017
Highest NNPAAs	A (1-70%) (Poor Performance)	State Bank of India, Punjab National Bank, Bank of India, IDBI Bank, Canara Bank, Indian Overseas Bank, Union Bank of India, Bank of Baroda, Central Bank of India.
Medium NNPAAs	B (71-90%) (Satisfactory Performance)	Oriental Bank of Commerce, Allahabad Bank, Corporation Bank, Bank of Maharashtra, UCO Bank, Syndicate Bank.
Lowest NNPAAs	C (91-100%) (Good Performance)	Andhra Bank, United Bank of India, Indian Bank, Punjab & Sind Bank, Vijaya Bank.
Group		2017-2018
Highest NNPAAs	A (1-70%) (Poor Performance)	State Bank of India, Union Bank of India, Bank of Baroda, Indian Overseas Bank.
Medium NNPAAs	B (71-90%) (Satisfactory Performance)	Central Bank of India, Oriental Bank of Commerce, UCO Bank, Corporation Bank, Syndicate Bank, Andhra Bank, Allahabad Bank.
Lowest NNPAAs	C (91-100%) (Good Performance)	United Bank of India, Bank of Maharashtra, Dena Bank, Indian Bank, Vijaya Bank, Punjab & Sind Bank.

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