

Exploring Factors Affecting Non-Performing Assets of Small and Marginal Farmers: Bankers Perspective

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ABSTRACT

Non Performing assets(NPA) of Small and Marginal farmer become burgeoning problem of banking sector in India. This paper attempts to study the non-repayment of loan instalments by the farmer's especially small & marginal farmers from a banker's perspective. The NPA's are affecting the performance of Banks adversely in the form of reduction in profit, interest-earning and management of loan accounts as a number of accounts are more in the small and marginal farmer category in the agriculture sector financed by banks.

A pilot study was conducted having a sample size of 60 responses from bankers through a structured questionnaire from bank branches situated in Rajasthan. By using EFA collected data were analyzed and found that farmers are not repaying loan instalments willfully presuming that Govt. will waive- off the loans, despite having resources. Banning the sale of agricultural land of small and marginal farmers, utilizing loan amounts for unproductive purposes and beyond capacity expenditure on social obligations, waiver of loans only to defaulters and no relief to good paymasters. The practical and theoretical impacts are discussed in the study which may be useful for policymakers.

KEYWORDS: Bankers, Non-Performing Assets (NPA), Loan Waiver, Willful Defaulters, Directed Lending, Unproductive purposes, Agriculture, Priority Sector.

INTRODUCTION

The country's liquid capital is being managed by Bankers. Bankers are the managers and custodians of the quick assets of the country. In other words, bankers are the trustees of savings of the public in India. The main task of banks is to collect the surplus money from people and kept as deposits. Banks pay interest on money deposited by the public. The money so collected by banks is invested through loans which are called assets. These assets become non-performing when Interest & principles are not repaid by the farmers on due dates i.e. 90 days for general loans/6-12 months in agriculture depending upon the crop. Thus non performing asset (N P A) refers to the classification of loans of that are in default or in arrears on the schedule repayment date /time.

The NPA concept was implemented according to Narsimham committee recommendations in 1991. His recommendations were implemented in two parts. The prudential norms were introduced by RBI to improve existing credit appraisal and monitoring systems used by financial institutions and banks. Thus, as per RBI guidelines on non-payment of interest & principle for a period of 90 days/6-12 months or beyond such loans are categorised as NPA.

Small farmer

Any farmer owner, tenant and sharecropper cultivating agriculture land more than one but less than two hectares.

Marginal farmer

Any farmer owner, tenant and sharecropper cultivating agriculture land upto one hectare (2.47 acres).

Approximately more than 86% of farmers are in the category of small and marginal farmers out of the total farmers of 14.60 crores. Every year Central Govt. announces an increase in the agriculture credit limits to be disbursed to farmers in individual accounts and entities. The share of loans of Rs. 2 Lakh or less in the total agriculture credit has gradually decreased in rural India. The major reason to drop in the figures of loans up to 2 Lakh is due to increase in per hectare landing loan amount of crops there by total loan for a small farmer is more than Rs. 2.0 Lacs. Hence it is not a drop, but they have shifted to the higher category. The decrease in loaning to small farmer is further not possible in general as the bankers has not many discretions in landing to agriculture due to mandatory lending guidelines of Government & Targeted approach of landings.

Once the loan categorised as NPA, the implication on Bank & farmers are:

On Bank:

1. Accounts to be kept in a separate category.
2. Interest earning stopped hence no income.
3. Bank has to make provisions accordingly.
4. Asset cannot be recycled.
5. Reduction in profits.
6. Adverse remarks in balance sheets.

On Farmers:

1. Further finance to farmer stopped.
2. Farmers credit report deteriorated.
3. Farmer becomes defaulter.

Review Literature:

Many researchers have published their work on the issue of NPA. Some of are quoted here under: **BalaSubramaniam(2001)** Currently NPA in banks is very high. Banks are required to reduce NPAs. Banks should brought down the NPAs by adopting good credit appraisal systems, using internal control mechanism effectively by making good efforts to improve the asset quality to be reflected in balance sheet. **Bhatia (2007)** To know the financial health and performance of banks NPAs are being treated as one of the important aspects. NPAs are the key features in judging the growth and financial stability of banking sector. **Karunakar (2008)** Very high NPA causes mismatch of liability, lowering of profitability and losses in banks in India. This depends upon in what ways different risk are tackled d. The possible and lasting solutions of NPAs can be the proper risk management and credit appraisal. **Choudhary& Sharma M (2011)** To prevent the loans becoming NPA the dealing loan staff should be trained appropriately for creating proper documentation and charge creation on securities. The staff should be motivated to prevent NPAs by making effective management, which helps in preventing NPAs. **Kaur K and Singh B (2011)** The NPAs of public and private bankswere compared and found that NPA is one of the

crucial parameters while judging the financial health and performance of banks. The high level NPA also critically affects stability and growth of banks. **Prasad and Veena (2011)** In India NPAs does not earn interest income but on the other hand provision are made from running years profits by banks for NPAs. So, in this way NPA has adversely affect return on asset of banks. **Rai (2012)** The corporate borrowers do not repay despite continuous default because they do not have fear of action taken by bank for recovery of dues. This happens due to in absence of proper legal frame work to recover bank dues. **Gupta (2012)** In a comparative study of SBI and other banks (PSB) find out that bank should have their inbuilt credit system for rating. The borrower's financial condition should be regulated regularly. **Selvarajan and Vaidhyalingam (2013)** The growth of financing to priority sector is higher in Indian Bank as compared to Government banks as a whole. In early years of decade, the Indian Bank has slippages in controlling NPAs. **Singh (2013)** Management of credit system of banks is responsible for increase in NPAs. Banks should adopt appropriate preventive methods like determining before sanctioning appraisal responsibilities and after sanction follow up lapses. Banks should adopt mechanism to identify potential NPAs on regular basis. **Sabbir and Mujoo (2014)** The private banks has less NPAs than public sector banks. Nonpriority NPAs are more in private banks. This is due to more lending to nonpriority sector by private banks. Priority sector NPAs are more in public sector banks as they finance more to priority sector and agriculture. **Mishra (2016)** NPAs of priority sector and non-priority sector are above 50% of the total NPAs during 2006 – 2011. Thereafter, non-priority sector NPAs increased since 2011-2015 to the maximum extent of 65.2% of total NPAs. However, gross NPA increased every year. Although, the percentage of priority sector decreased but it increased continuously in absolute terms. These sectors contribute to the socio-economic upliftment of the country even increase in NPA. **Kaur & Kumar (2018)** NPAs of priority and non-priority sector during pre and post crisis period, NPA level was more whereas after crisis period both private and public sector banks register decline in NPAs with negative growth. Due to decline in NPAs after crisis period there was no impact of crisis on banking sector. **Kriti and others (2018)** The main reasons of NPAs in agriculture are intentional defaulter-waiting for loan waiver despite having resources, natural calamities, loans remain unpaid due to natural calamities and disaster happens, lack of resources - lacking in infrastructure, non-availability of technology, inadequate supply of inputs, inadequate credit appraisals, money lenders, fund utilisation – used for unproductive purposes. **Yoruva and Kumar (2019)** NPAs are not only in small borrowers, it also persist in big borrowers. The mandatory lending to preferred sectors be decreased, which is a cause of concern as it becomes a major problematic area. High level of NPAs in banks shows that health of agriculture, industry and trade is not up to the mark. **Hawaladar and others (2020)** The management of NPA & pre and post sanction of agriculture loans is almost the same in various banks. Mostly loans become NPA due to declaring a loan waiver policy by the political parties during elections. This is responsible in developing willful default by the farmers. Agriculture NPA influences India's sustainable development. **Saha and others (2021)** The level of NPA had decreased and profitability of the bank increased. **Verma, Ram & Lohani (2022)** The NPAs of Government banks and private banks are different from each other. Government bank has the higher rate of NPA due to lack of strong recovery mechanism. Gross NPA increased very fast during 2018 and thereafter it has fall down.

Number of researchers researched on the NPA problems of Banks in general and specifically for priority sector and agriculture, the problem of farmers are different than Industries as per the bankers points of view, although the net impact on banks are more or less same. NPA's impact

adversely the performance and financial parameters like profitability, availability of fund for investments etc. Thereseachers identified the common reasons like mandatory lending policies, high increase in agriculture advances, throughgovt. policies (Jethwani and others 2020), misutilization of loans, more expenditure on social needs (Chakarborty and Gupta),wilful default despite having resources due announcement of loan waivers by political parties at the time of elections(Baijal 2015). Some researchers also found reasons like lack of staff in banks, defective monitoring and credit appraisals systems of banks, target system, and focus on volume credit compromising quality, less discretion in lending norms to bankers (Sing J. 2013), poor recovery management, sluggish legal recovery system, lack of efficient management system (G. V. B. Prasad & others), loan waiver announcement and banning land sale of defaulters by the state governments (2021-22 newspaper reports).

Banks should adopt good credit appraisal system, effective internal control system (Balasubramaniam 2001), need to create awareness among bank staff and field functionaries. Proper credit assessment and risk management mechanism (Karunakar 2008). The financial conditons of the borrowers should be properly scrutinized by banks on regular intervals. This can be done by having internal rating system (Gupta 2012) Singh J. (2013) suggested that a proper preventive mechanism for identify the responsibility of committing lapses in pre and post sanctioning supervision. Potential NPA accounts may be identified well in time. To grow economy, balance between priority & nonpriority lending should be maintained. (Kriti&others 2018)

Research Methodology: -

The negligible research work has been done on the non-performing assets of banks of small and marginal of Rajasthan. The data were gathered from 60 bankers working in bank branches situated in Rajasthan directly by way of structured questionnaire on a Likert scale. The questionnaire included status of branch figures, reasons of NPA, reasons of non-recovery of NPA and suggestions on preventive and remedial measures. The reliability test was conducted, and the data were analysed by using the EFA method. The reliability test was performed. Secondary data has also been collected to gather the information of the published research work.

Data Processing

Collected data were processed with the help of SPSS software. EFA test has been used as the factors have not been adopted from any source, it has been explored through the survey-based questionnaire (Hair et. al, 2015). EFA has been applied to identify the factors and all the variables are grouped into their respective factors.

All the values of communalities are more than 0.50 which indicates the amount of variance that a variable shares with all the other variables, which are being considered (Hair et al., 2010). Will farmer variable has the maximum communnality value that is 0.909.

Table 1 Value of Communalities in EFA

Communalities	Initial	Extraction
Will_farmer	1.000	.909
Political	1.000	.800
effective_sup	1.000	.909
eff_loan	1.000	.892

loan_util	1.000	.891
Natural	1.000	.591
will_def	1.000	.725
Inadequacy	1.000	.624
slow_legal_recovsystemss	1.000	.892
Pressurefordirectlendingbygovt	1.000	.766
NPA_landsale	1.000	.542
Enhancement	1.000	.538
Notice	1.000	.737
Recovery	1.000	.692
Auction	1.000	.767
loan_waiver	1.000	.626

Method of Extraction: Analysis of Principal Component.

When factors are extracted from variables, there are various methods to identify the factors. This study has used percentage of variance criteria (Principal Component Analysis) to derive the factors. So, 5 factors have been extracted which explains the 74.374% which is acceptable (Hair et al., 2006), but the last factor's factor loading in the rotated component matrix is not showing as all the factors are suppressed to .45 (Tekwani et al., 2021) in the rotated component matrix. So for this study only four factors have been considered.

Table 2 Eigen Values in TVE

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.414	52.589	52.589	8.414	52.589	52.589	8.214	51.339	51.339
2	3.486	21.785	74.374	3.486	21.785	74.374	3.686	23.035	74.374
3	.963	6.016	80.390						
4	.831	5.193	85.582						
5	.512	3.201	88.783						
6	.432	2.697	91.480						
7	.387	2.419	93.899						
8	.337	2.104	96.003						
9	.247	1.541	97.544						
10	.173	1.083	98.627						
11	.085	.534	99.161						

12	.067	.419	99.580						
13	.035	.221	99.801						
14	.021	.129	99.930						
15	.011	.070	100.000						
16	-1.978E-16	-1.236E-15	100.000						
Method of Extraction: Analysis of Principal Component									

All factor loadings are rotated though by varimax method (Tekwani et al., 2020)with kaiser normalization. Rotation converged is done in 3 iterations.

Rotated Component Matrix		
	Component	
	1	2
Will_farmer	.953	
slow_legal_recov_systems	.943	
eff_loan	.943	
effective_sup	.926	
loan_util	.920	
Political	.890	
Pressure_for_direct_lending_by_govt	.854	
will_def	.850	
Inadequacy	.790	
Natural	.769	
Auction		.866
Notice		.853
Recovery		.821
loan_waiver		.734
NPA_landsale		.664
Enhancement		.636
Method of Extraction: Analysis of Principal Component		
Method of Rotation: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Component Transformation Matrix		
Component	1	2
1	.980	-.201
2	.201	.980
Method of Extraction: Analysis of Principal Component		
Method of Rotation: Varimax with Kaiser Normalization.		

Reliability

First factor comprises 10 variables and all the variables are correlated with each other. Cronbach's alpha value is 0.968, that is acceptable (Tekwani et al., 2021). These factors constitute a single factor which depicts the reasons of loan becoming NPA. The second factor comprises with 6 variables named as reasons of recovery in NPA. The Cronbach alpha value is 0.835. It means all variables are highly correlated with factor.

Summary of Case Processing			
		N	%
Cases	Valid	36	100.0
	Excluded ^a	0	.0
	Total	36	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Test	
Cronbach's Alpha	N of Items
.835	6

Item Wise Statistics			
	Mean	Std. Deviation	N
NPA_landsale	3.0833	1.20416	36
enhancement	3.7500	.69179	36
Notice	4.1111	.62234	36
Recovery	4.1667	.69693	36
Auction	4.2222	.68080	36
loan_waiver	3.9722	1.02779	36

Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Total Correlation	Cronbach's Alpha if Item Deleted
NPA_landsale	20.2222	8.521	.604	.829
enhancement	19.5556	11.568	.461	.835
Notice	19.1944	10.847	.728	.797
Recovery	19.1389	10.752	.652	.804
Auction	19.0833	10.421	.758	.787
loan_waiver	19.3333	9.086	.658	.801

Statistics of Scale			
Mean	Variance	Std. Deviation	N of Items
23.3056	14.218	3.77071	6

Reliability

Summary of Case Processing			
		N	%
Cases	Valid	36	100.0
	Excluded ^a	0	.0
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Test	
Cronbach's Alpha	N of Items
.968	10

Item Wise Statistics			
	Mean	Std. Deviation	N
Will_farmer	3.4444	.96937	36
Political	3.5556	1.20581	36
effective_sup	3.3611	.86694	36
eff_loan	3.3611	.96074	36
loan_util	3.5833	1.02470	36
Natural	4.2778	.84890	36
will_def	3.8889	1.18990	36
Inadequacy	4.0278	1.10805	36
slow_legal_recovsystemss	3.3611	.96074	36
Pressurefordirectlendingbygovt	3.3056	.88864	36

Item Wise Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Will_farmer	32.7222	63.578	.941	.961
Political	32.6111	61.330	.862	.965
effective_sup	32.8056	65.361	.923	.962
eff_loan	32.8056	63.875	.928	.962
loan_util	32.5833	63.107	.915	.962
Natural	31.8889	68.273	.717	.969
will_def	32.2778	62.378	.812	.967
Inadequacy	32.1389	64.694	.737	.969
slow_legal_recovsystemss	32.8056	63.875	.928	.962
Pressurefordirectlendingbygovt	32.8611	66.180	.836	.965

Statistics of Scale			
Mean	Variance	Std. Deviation	N of Items
36.1667	79.057	8.89141	10

Findings

As per the analysis shown in the table of rotated component, there are two factors. First factor includes 10 variables, and all the variables are correlated with each other. These variables constitute a single factor that reflects the reasons for the non-repayment of the loan.

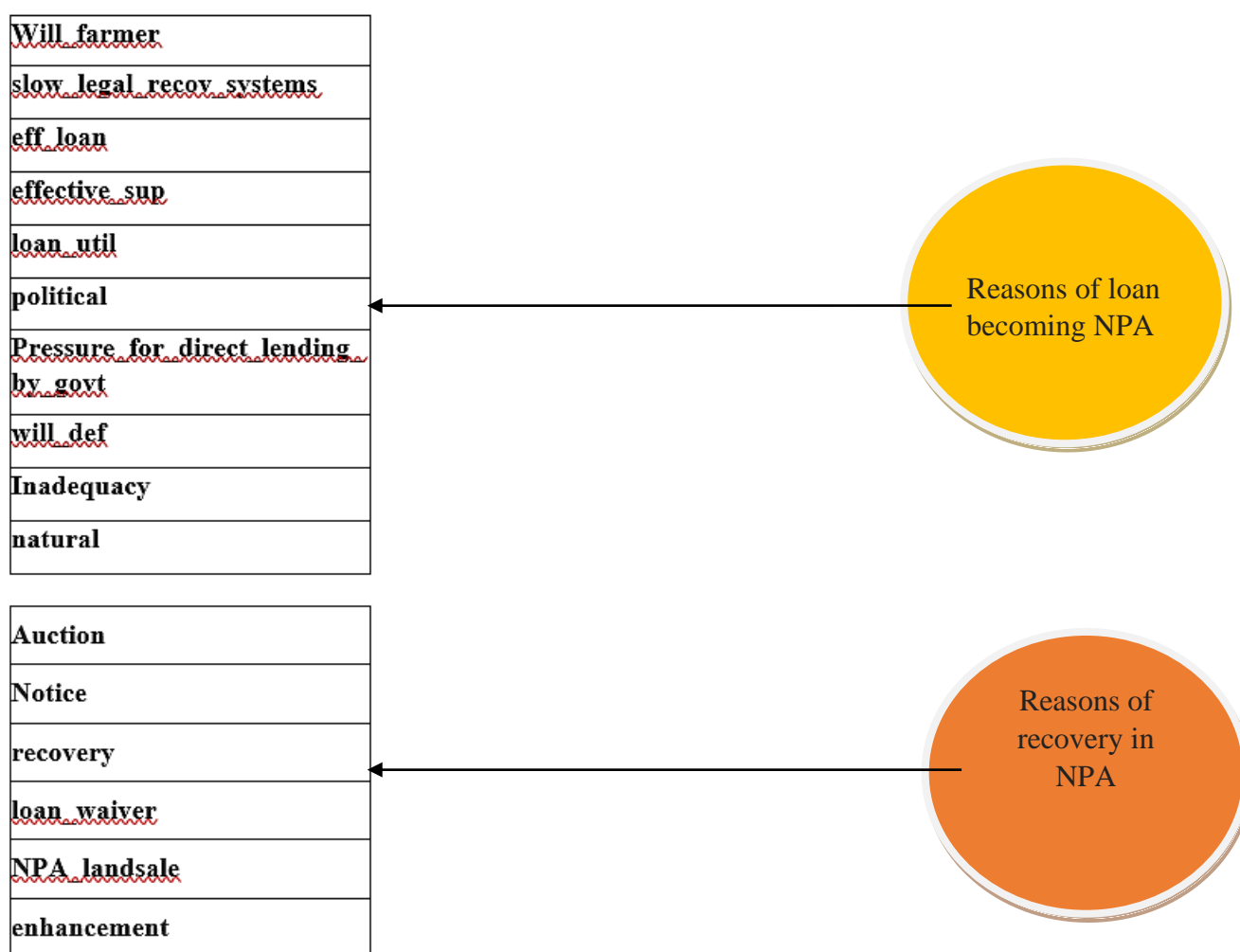


Fig 1: Composition of Two Factors of NPA

The main reason for the loans becoming NPA in the bank with special reference to the small and marginal farmer is willful default by farmers due to announcement of loan waivers. As among all the variables, a slow legal recovery system and ineffective supervision by banks are the second most prominent reason for non-repayment of loans, as the value of rotated factor loading is 0.943. The second factor includes 6 reasons for recovery in NPA. Auction of land by a Government/ recovery agency and Notice/personal contact by the bank are the foremost used variables while recovery of the loan. Similarly, Loan Waiver by Government is another crucial variable of recovery as its factor loading is 0.734.

Recommendations and suggestions

Bankers suggested under the head of preventive and remedial measures that there is no harm in providing relief to the farmers by the government, but banking channel should be used very cautiously. According to present system, loans are waived off only of the defaulters whereas all type of atrocities is faced by all the farmers' including regular repaying farmers. Providing relief only to defaulters had many implications like: Regular loan repayer think that they have made a mistake by repaying the loan. It deteriorates the repayment environment, resulting in reduced loan repayment despite having resources. The defaulting farmers expect the government will waive off these farm loans during the elections. With this thinking regular pay masters become defaulters to take the waiver advantage. Banning the sale of land of farmers for political gain, closing the doors of recovery and removing fears from the mind of borrowers. It may lead to system failure (news reports).

Compulsion of mandatory lending may be removed (Kriti & others 2018). More discretion may be given to the bankers for sanctioning agricultural loans (Singh 2013). Proper staffing arrangement be made with branches for monitoring & appraisals (Karunakar & others 2008). Awareness is created among farmer from government's side about repayment of loans and about loaning system. Any relief to be provided to farmers may not be through banking loan channel i.e. Waiver of loans. Some other mode of providing relief should be devised. The relief should be provided to all farmers (defaulter & non defaulters) equally so that there is no disparity. This step will not deteriorate the repayment environment in the country. Govt. should strengthen the legal recovery system (Prasad 2011). Compromise and write off policies of banks should be framed more tightly and be used judiciously.

Future scope of study:

Similar studies of banks can be made in other parts of the country. Such studies can be made state wise, district wise, climatic zone wise etc. Studies can be made bank wise like comparison between private public sector banks, R R Bs etc. Comparison between dry and irrigated areas. Comparison between different cropping areas of country and states. Study between educated and non-educated farmers. Study of large and medium farmers.

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