



Analysis of Non Performing Assets at Karnataka State Financial Coporation Kalaburagi

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How to Cite this Article:

HARALAYYA, B. (2026). Analysis of Non Performing Assets at Karnataka State Financial Coporation Kalaburagi. International Journal of Creative and Open Research in Engineering and Management, <i>02</i>(6).

<https://doi.org/10.55041/ijcope.v2i6.075>

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ABSTRACT

The genuine movement in cash improvement is to work on the functional movement and proposition cash inside the connected structure. Sufficiency monetary laid out request connected with cash, which basically depends at the chance for FICO assessment recovery. Be that as it may, the financial company is obviously standing up to the issue to Mount Non-Performing resources for Rs. 10000 crore to keep cash division. A better test for managing the cash-related account and foundation segments is lowering NPAs. In 1993, Income Recognition and Asset Classification(IRAC general) presented the straightforward concept of Non-Performing Assets. In light of the significance of the issue, innovative concepts and presentations were enthusiastically presented to the Indian management and accounting industry. The effect on efficiency and the picture of banks is inside the need to find strategies to substitute overall prerequisites, especially for the pass from Basel 2 necessities. Considering this, the last expectation is to envelop in exceptional pieces of the trouble and avoid germination. The overview is parted into a few pieces of the issue and the creator records brilliant issues. NPA imitates banks 'actual presentation. It is advised that there are greater chances of credit avoidance with high-grade NPAs, which could have an impact on the company's productivity and cost. It could also be a low-value asset. The rise in non-performing loans(NPAs) has a negative impact not only on the banks themselves but

also on the Indian financial system as a whole, as it includes or has liabilities for conditions with the intention of decreasing total income and NPAs shareholder value.

INTRODUCTION

The order of effects as non-acting possessions, is done in the event that the value vulnerability is inside the main's custom, and the side interest is n't generally paid through the buyer/borrower for a tenor of one hundred eighty days. Since March 2004, borrowers and customers only receive free credit if they make their payments within ninety days.

Presentation KARNATAKA STATE Money Partnership(KSFC)

The Karnataka State Financial Partnership(KSFC) is a country name Cash related Establishment laid out solely through the public authority in 1959 under the State Financial Association Act 1951 to fulfill positive sizable period and brief monetary desires notwithstanding medium firms(SMEs..) in the US. Attached. With Karnataka. Before November 1973, Karnataka State Monetary Corporation, which changed its name to



Mysore realm account agency, was caught using unique orders to discover no: FD. Eighty 8 BIS 59 showed up on Walk 30, 1959.

In the beginning, KSFC used approving Rs. Eighty-8 lakhs for 11 drives in 1959, ordinarily the essential yr of relaxation leisure activity. In current years, the KSFC gives gave many individuals to the improvement related with SSI, the progression connected with the elective district and the development of the essential promoter. With a joined credit endorsement of more than 17, 880 crore, KSFC has helped north of 74, 000 gadgets. Of those, extra than half had been approved by utilizing SSI, which habitually plays out a basic job in the growth of tasks inside the US. INFOSYSY, BIOCON, MTR Dinners, BPL India Negligible, Sansera Designing, Reva Electrical Vehicles, and 24/7 Customers are all examples of animals. Com, Expert Inventive originators Ltd., and a lot of others have initiated the utilization of KSFC at whatever point possible. In the past 61 years, the huge wide assortment of KSFCs ordinarily prompted the blast of SSI, the improvement of choices, and the essential to grow: publicizing time spans. Normally the accomplishments with this area are unrivaled. Taking into account its place to start, KSFC has helped more major than one, 74, 1, 000 contraptions with a standard data more significant than basically one, 17, 880 crore, that is a preferred priority over half than the ceaseless one. SSI. demonstrating remarkable potential for business expansion within the United States. The resource given to the first promoter might have been worth a lot of rupees. 7679 to 87129 gadgets, or 42 rate. The conversion of decent technique support to retrogressive areas to Rs. 6665 crore(37%) for eight, 1216 contraptions.

LITERATURE REVIEW:

1. Jegadeeshwaran DM and Ahmad Zahoor 2013) in an article that uses a comparison to focus on nationalized banks 'non-performing assets.
2. According to Dr. K. C. Chakraborty(2005), who wrote the article "Administration of NPAs Tendencies and Duties", financial institutions should face some challenges when monitoring NPAs, in addition to ensuring a better investigation of credit guidelines before 52 suggest, banks. ought to look closely and show the screen the advantages of the borrower's choice.
3. The prudential general of ninety days to characterize the account as NPA is specifically strictly seen to the state of affairs of India wherein all, according to Dr. N. M. Bachhawat's 2001 article "Administration of Non-Performing Assets in Commercial Banks". Agriculture is dependent on the monsoon, which is uncertain and unpredictable, so the budget remains in view.
4. According to Dr. Kumar M. K. Reddy, C. M. Mukta K. C.(2004) in the article "Reasons for NPA and Corrective Actions", the primary focus of the bank shifts significantly in response to NPA reduction, and preventing NPA will even increase the bank's productivity.
5. Dr. P. Mohana Reddy and D. L. Narayanaa Reddy(2004) Inside their paper "Non-Performing Property in Local Wide open Banks: An Exploration of Rayalaseema Grameena Bank", endeavored to divide regions and instances of Non-Performing Resources in Rayalaseema Bank Grameena (RGB) through multi-faceted solicitation for NPA authorities.
6. The impact of NPA powers become seen by K. H. Vohra(2007) in his evaluation recognize, "Relationship of Non-Performing Resources and Reproduction Organizations". The results of NPAs in monetary foundations comprise of paying charges. Because banks are required to plan for NPAs, profits have decreased.
7. In his exploratory report on this topic, "Examination of Non-Performing Resource Conclusions in India, Inside the Global Climate", Prashant K. Reddy(2002) examines the similarities and types of the well-known strategy.
8. Rajeshwari Krishnan(2002) focuses on the challenges posed by numerous sources of non-action in financial institutions and the region's economic interaction through all accounts of unregulated corporations, reducing them to coin-connected areas.



OBJECTIVES OF THE STUDY:

- To look at the thoughts and fast inclinations of NPA.
- To perceive how much NPA in BANK "KSFC".
- a review of the financial institution's contribution to profitability.
- To investigate the monetary foundation's monetary in general presentation at explicit NPA levels.
- For preventative measures that are recommended.
- to gain access to changes in NPA that include healing at some point during the evaluation period.

DATA ANALYSIS AND INTERPRETATION

TABLE NO. 1: STANDARD ASSETS RATIO

$$\text{Standard asset ratio} = \frac{\text{Standard assets}}{\text{Total advances}} * 100$$

(Rs. In Lakhs)

Years	Standard assets	Total Advances	Standard Assets ratio
2018-19	160725.99	193845.63	82.91%
2019-20	174519.45	207292.89	84.18%
2020-21	168495.35	183657.91	91.74%
2021-22	157437.64	181950.23	86.52%
2012-23	159097.67	180877.60	87.95

ANALYSIS AND INTERPRETATION: The default asset ratio has slightly decreased throughout the duration of the observation, as shown in the table above. In accordance with the business, banks must maintain an excess of at least 85% to 95% over current assets. As a result, it indicates the company's high recuperation efficiency.

TABLE NO. 2: SUB-STANDARD ASSETS RATIO

$$\text{Sub-standard asset ratio} = \frac{\text{Sub- Standard assets}}{\text{Total advances}} * 100$$

(Rs. In Lakhs)

(Rs. In Lakhs)

Years	Sub-standard Assets	Total advances	Sub-standard assets ratio
2018-19	3641.94	193845.63	1.87%
2019-20	3483.33	207292.89	1.68%
2020-21	7807.78	183657.91	4.25%
2021-22	12863.16	181950.23	7.06%
2012-23	7564.04	180877.60	4.18%

ANALYSIS AND INTERPRETATION: It is evident from the work area over that the proportion of unacceptable property of the monetary foundation is at a low phase of one. 87% for the essential year of the investigate length 2018-19 yet gifted an amazing increment for the next year 2021-22 and from that point there is minor income. In the proportion inside the last long stretches of the notice length in any case, the design seems to stay under control.

**TABLE NO. 3: DOUBTFUL ASSETS RATIO**

Doubtful assets ratio = $\frac{\text{Doubtful assets}}{\text{Total advances}} * 100$

Total advances

(Rs. In Lakhs)

Years	Doubtful Assets	Total Advances	Doubtful Assets ratio
2018-19	29477.7	193845.63	15.20%
2019-20	29290.11	207292.89	14.12%
2020-21	7354.78	183657.91	4.00%
2021-22	11649.43	181950.23	6.40%
2012-23	14215.89	180877.60	7.85%

ANALYSIS AND INTERPRETATION: According to the table above, the agency's high recovery performance and clients 'prompt responses led to a slight decrease in the ratio of questionable items over time.

TABLE NO. 4: LOSS ASSETS RATIO

Loss assets ratio = $\frac{\text{Loss assets}}{\text{Total advance}} * 100$

Total advance

(Rs. In Lakhs)

Years	Loss Assets	Total Advances	Loss Assets Ratio
2018-19	245.74	193845.63	0.12%
2019-20	132.20	207292.89	0.06%
2020-21	25257.02	183657.91	13.75%
2021-22	259.69	181950.23	0.14%
2012-23	69.1	180877.60	0.03%

ANALYSIS AND INTERPRATION: The asset loss ratio has decreased over the course of the investigation, as shown in the table above. This indicates that the corporation's loan and recovery process is under close supervision.

TABLE NO. 5: GROSS NPAs RATIO

Gross NPAs Ratio = $\frac{\text{Gross NPAs}}{\text{Gross advances}} * 100$

Gross advances

Years	Gross NPAs Assets	Gross Advances	Gross NPAs Assets Ratio
2018-19	33119.64	193845.63	17.08%
2019-20	32773.44	207292.89	15.81%
2020-21	15162.56	183657.91	8.26%
2021-22	24512.58	181950.23	13.47%
2012-23	21779.93	180877.60	12.04%

ANALYSIS AND INTRRPRETATION: The above work area shows that the proportion of gross non-performing effects reached out in 2018-19 and afterward it decreased after which routinely diminished and raised in leftover years

**TABLE NO. 6: NET NPAs RATIO**

$$\text{Net NPAs Ratio} = \frac{\text{Net NPAs}}{\text{Net Advances}} * 100$$

$$\frac{\text{Net NPAs}}{\text{Net Advances}}$$

(Rs. In Lakhs)

Years	Net NPAs Assets	Net Advances	Net NPAs Assets Ratio
2018-19	4591.43	193845.63	2.78%
2019-20	4608.55	207292.89	2.57%
2020-21	9906.14	183657.91	5.07%
2021-22	15238.53	181950.23	8.82%
2012-23	9738.89	180877.60	5.77%

ANALYSIS AND INTERPRETATION: The work area above demonstrates that the proportion of web Non-Performing property become 2. Seventy eight% in 2012-thirteen with a continuous increment until the end of the yr the complete Non-Performing resources expanded and decreased for the NPA level.

TABLE NO. 7: TOTAL PROVISION RATIO

$$\text{Total provision ratio} = \frac{\text{Total provision}}{\text{Gross NPAs}} * 100$$

$$\frac{\text{Total provision}}{\text{Gross NPAs}}$$

(Rs. In Lakhs)

Years	Total Provision	Gross NPAs	Total Provision Ratio
2018-19	29820.45	33119.64	90.03%
2019-20	29805.45	32773.44	90.94%
2020-21	7483.53	15162.56	49.35%
2021-22	10704.33	24512.58	43.66%
2012-23	14004.63	21779.93	64.30%

ANALYSIS AND INTERPRETATION: According to the chart above, the provision ratio increased during the study period before gradually decreasing over the subsequent years

TABLE NO. 8: SHARE HOLDERS RISK RATIO

$$\text{Share holders risk ratio} = \frac{\text{Net NPAs Total}}{\text{Capital \& reserves}} * 100$$

$$\frac{\text{Net NPAs}}{\text{Capital \& reserves}}$$

(Rs In Lakhs)

Years	Net NPAs	Total Capitals and Reserves	Share Holders Risk Ratio
2018-19	4591.43	93091.29	4.93%
2019-20	4608.55	98195.15	4.69%
2020-21	9906.14	129900.1	6.93%
2021-22	15238.53	137311.2	11.09%
2012-23	9738.89	145222.73	6.70%

ANALYSIS & INTERPRETATION: Low threat to shareholders, the level of threat decreased throughout the examination period.

CONCLUSION

During the mission, it's far clear that NPAs significantly affect the home loan arrangement of financial establishments influencing the asset report, which over the long haul influences benefit, but at the same time it's prominent that KSFC is endeavouring reducing the portion of NPAs magnificent. Furthermore, go to strong lengths for this intention. NPA is KSFC's most significant issue. Until the economic year 2012-2013, the number of non-performing assets in KSFC increased, but the number of NPA increased from 2013-2014, 2014-2015, 2015-2016, and 2016-2017. In KSFC, NPA productivity is low. I have offered some suggestions



to lower the level of NPA. KSFC has supplied many industrial facilities. The activity is spread all over Karnataka, I even have executed a unique concentrate on NPA control and component furthermore covered different bookkeeping components for NPA and furthermore advised healing measures for the indistinguishable. The control strategy for the company's non-appearing assets was strengthened this year, with the primary goal of ensuring that the same old assets remain in the same category and that edge instances are closely monitored to prevent them from becoming NPAs. The issue is now more clearly understood by other US financial institutions. This gander at likewise tells about the expense decrease technique, which may not be leaned toward with the guide of the administration as it will cause the rebuilding of workers and even diminish activities in certain zones, that are the greatest useless regions for KSFC. This study become arranged contemplating the limit of the business inside the contemporary situation. Karnataka's contribution to the significance of the United States

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