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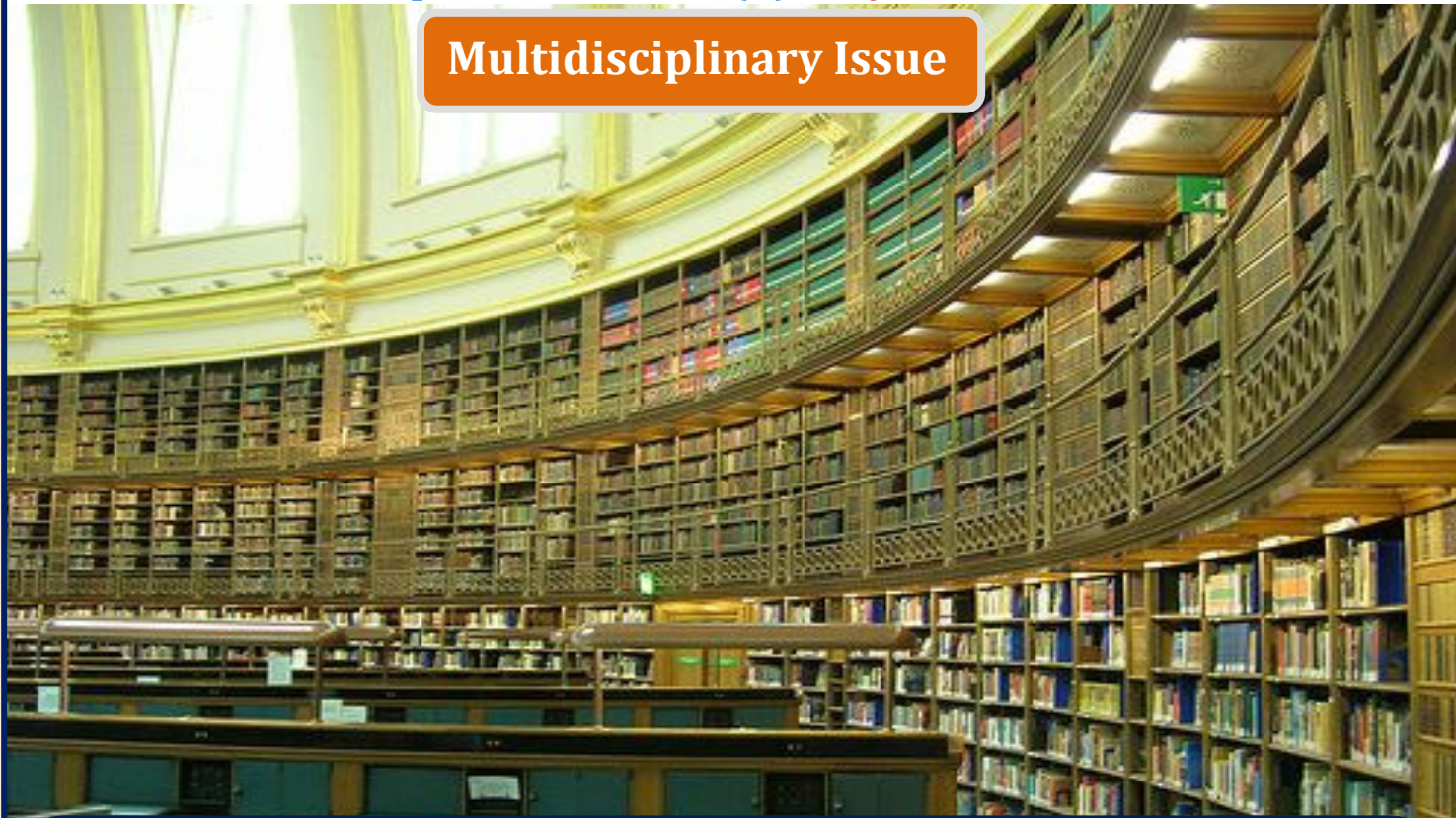
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**- Chief & Executive Editor**

## **An Analysis of Banks' Difficulties in Recovering Loans from Small-Scale Industrial Borrowers in Kudal**

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### **Abstract**

*Banking is the backbone of modern economy. Financing to small-scale industry is one of the most important function of banks. This research paper helps to understand the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. It evaluates the association between the ranks of personal difficulties of banks officials in recovering the loan disbursed by rural branches and urban branches to small-scale industrial borrowers in Kudal. This paper is useful for the students, the teachers and the managers of educational institutions to understand the personal difficulties of bank officials in recovering loans. It is also useful to policy makers like government for formulating favourable policy to counter various problems related to recovery of loans given by the banks situated in rural area and urban area. Research scholars can also use this paper for further research. Thus, all the stakeholders will come to know more about the recovery of loan from small scale industrial borrowers.*

**Key words:** difficulties in recovering the loan, bank finance, small-scale industry.

### **1. Introduction:**

The banks play a crucial role by acting as a bridge in mobilising country's resources. No business, trade or commerce can be conducted without an efficient banking system. The new banking policy aims at realization of banks. As a result, there has been a remarkable growth of bank branches. There has also been an excessive rise in the number of employees. As a consequence, the banking services are now available to the masses at their doorstep and the banking industry has entered the localities and economically backward areas. In a developing economy like India, the role of banks is more important than in a developed economy. The small-scale industrial sector raises working capital required by it from commercial banks, cooperative banks, regional rural banks etc. The banking system provides mainly working capital. Other financial assistance is also available to the small-scale industrial sector. The banks function their scheme in collaboration with a vast network of management institutional and development agencies. Banks are playing the vital role more effectively in serving the small-scale industries sector with needed financial and support services.

### **2. Statement of The Problem:**

The banking system of developing country plays an important role in its economy. The banking habits of the people are not developed yet. Creating and spreading the banking habits and mobilizing country's resources are challenging tasks. The present study attempted to analyse the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. This factor is having impact on economic development of the country.

**3. Objectives:** To analyse the personal difficulties of bank officials in recovering loans issued to small- scale industrial borrowers in Kudal.

**4. Hypotheses:**  $H_0$ : There is no significant association between the ranks of personal difficulties secured by rural and urban branches.

**5. Methodology:** The research methodology of this research paper comprises of collecting the data from primary sources and secondary sources. The primary data are collected with specific reference to the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal taluka of Sindhudurg district. All the necessary secondary data were collected from library study such as books, magazines, journals, periodicals, newspapers and websites.

#### **Sample Design:**

Branches of the banks are the basic units of economic development of the country. Branch managers are motivated by reciprocal attitudes and sentiments. The performance of the main functions of the bank could not be accomplished without this motivation. To study the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers, the managers of 44 branches out of 58 branches of various banks from urban area and rural area in Kudal were selected as the respondents for the study. Branches in municipality jurisdiction are considered as urban branches and branches in *Grampanchayat* jurisdiction are considered as rural branches.

Samples were selected on random basis. Parameters used is the personal difficulties of bank officials in recovering the loan issued to small-scale borrowers. Primary data were collected, analysed and tables were made. Spearman's Rank Correlation coefficient is used to test the strength of association between the ranks of personal difficulties secured by rural and urban branches. Accordingly, interpretations and inferences were drafted.

#### **6. Significance of The Study:**

The banks are playing a crucial role in mobilising country's resources. Financing to small-scale industry is one of the important functions of banks. This research helps to understand the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. It evaluates the relationship between the difficulties of bank officials and service area of branches in Kudal.

#### **7. Limitations Of The Study:**

The paper is limited only to the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in Kudal. The primary data were collected in November, December, 2020 and January, 2021. This paper is based on the perceptions given by the bank manager or credit manager of the bank as a head of that branch. Required secondary data is collected from books, journals, reports, newspapers and websites.

#### **8. Analysis and Interpretation:**

Most of the banks are facing difficulties in recovering the loan disbursed to small-scale industrial borrowers. The personal difficulties of bank officials and service area of the branch are the basic and important variables, used for this analysis. A sample of 44 respondents has been selected and data obtained have been arranged in the following table for analysis.

**Table 1: Bank Sector and Service Area of Sample Branches in Kudal**

Bank Sector	Service Area		Total
	Rural	Urban	
Nationalised Banks	14(66.67)	7(33.33)	<b>21(47.73)</b>
Cooperative Banks	12(70.59)	5(29.41)	<b>17(38.64)</b>
Private Banks	0(0)	2(100)	<b>2(4.55)</b>
Regional Rural Banks	3(75)	1(25)	<b>4(9.09)</b>
Total	<b>29(65.91)</b>	<b>15(34.09)</b>	<b>44(100)</b>

Source: Primary Data. Note: Figures in parentheses represent the percentage to total.

**Interpretation:** Table 1 shows that 44 branches are selected for the study. Out of 44 branches, 29 branches are rural branches and 15 branches are urban branches. Out of these, 21 branches are of nationalised banks, 17 are of co-operative banks, 2 are of private banks and 4 branches are of regional rural banks.

**Interpretation:** Table 2 shows the personal difficulties of bank officials in recovering loans issued to small-scale industrial borrowers in the study area. It is observed that the main difficulty of banks officials in rural branches is no relaxation in regular duties, followed by non-availability of vehicle and no delegation of power. In case of urban branches, the main difficulty of banks officials is also no relaxation in regular duties followed by external political pressure, non-availability of vehicle and no delegation of power.

**Table 2: Personal Difficulties of Bank Officials in Recovering Loans issued to Small-Scale Industrial Borrowers**

Personal Difficulties of Bank Officials	Service Area				Total	%
	Rural	%	Urban	%		
Non-Availability of Vehicle	13	17.33	3	12.50	16	16.16
No Relaxation in Regular Duties	23	30.67	7	29.17	30	30.30
No Delegation of Power	13	17.33	2	8.33	15	15.15
Lack of support from superiors	4	5.33	0	0.00	4	4.04
Interference of higher authorities	4	5.33	2	8.33	6	6.06
External Political Pressure	8	10.67	4	16.67	12	12.12
Borrower's Threats	6	8.00	3	12.50	9	9.09
No Involvement of all Staff	4	5.33	3	12.50	7	7.07
<b>Total</b>	<b>75</b>	<b>100.00</b>	<b>24</b>	<b>100.00</b>	<b>99</b>	<b>100.00</b>

Source: Primary Data.

**Hypothesis Testing:**

A null hypothesis was framed to study the association between the ranks of personal difficulties secured by rural and urban branches financing the small-scale industrial borrowers.

H<sub>0</sub>: There is no significant association between the ranks of personal difficulties secured by rural and urban branches.

**Symmetric Measures**

		Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Interval by Interval	Pearson's R	.619	.222	1.929	.102 <sup>c</sup>
Ordinal by Ordinal	Spearman Correlation	.576	.286	1.726	.135 <sup>c</sup>
N of Valid Cases		8			

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

**Interpretation:** From the above output, Spearman correlation shows a significant value of  $r(8) = .576$ ,  $p > 0.05$ . Therefore, we failed to reject null hypothesis and conclude that there is no significant association between the ranks of personal difficulties secured by rural and urban branches.

### 9. Findings:

It is observed that the main difficulty of banks officials in rural branches is no relaxation in regular duties, followed by non-availability of vehicle and no delegation of power. In case of urban branches, the main difficulty of banks officials is also no relaxation in regular duties followed by external political pressure, non-availability of vehicle and no delegation of power. There is no significant association between the personal difficulties of rural and urban branches.

### 10. Conclusion:

Even though service area of branch plays significant role in the recovery of loan disbursed by the bank. Initiatives should be taken to minimise the difficulties of bank officials in recovering the loans disbursed to small-scale industrial borrowers.

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