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DEPOSIT MOBILISATION OF ANDHRA PRAGATHI GRAMEENA BANK IN ANDHRA PRADESH: AN EMPIRICAL STUDY

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ABSTRACT

Deposit is an important element determining the development of the bank. Deposits are the reserves of the people with the bank. Mobilisation of deposits promotes social wellbeing of the depositors as also the public at large by instilling in them the habit of savings. The present study is an empirical analysis on deposit mobilisation of Andhra Pragathi Grameena Bank. The study is mainly based on secondary data which is collected from the annual reports of APGB. Data were processed by using simple statistics like mean, standard deviation, coefficient of variation compound growth rate and t tests. The study concludes that there is a rapid progress in the mobilisation of deposits by APGB.

KEYWORDS

Andhra Pragathi Grameena Bank, deposit mobilisation.

INTRODUCTION

Deposits are the reserves of the people with the bank. Mobilization of deposits promotes social well-being of the depositors as also the public at large by instilling in them the habit of savings. Deposit is an important element determining the development of the bank. Banks, therefore, can discharge their socio-economic responsibilities only if they accelerate the pace of deposit mobilization. Mobilization of deposits is welcome sign for loaning operation of the bank and helps further in mobilizing the resources. The success of the deposit mobilization hinges on the effectiveness of the management of the bank. The prosperity of lending institution depends on its capacity to generate its resources that not only make it strong and viable, but also avoids the reliance on external financing. Nakkiran viewed that "the 'deposits' are an important indicator of the success and efficiency of the credit agency".

Andhra Pragathi Grameena Bank was established on 1st June, 2006 after amalgamation of 3 RRBs namely Rayalaseema Grameena Bank (established on 06.08.1976), Sree Anantha Grameena Bank (established on 01.11.1979) and Pinakini Grameena Bank (established on 11.6.1982). These Regional Rural Banks were established under the provisions of RRB Act, 1976 and consequent to the Government of India Notification dt. 1.6.06, were amalgamated and formed as a new entity called Andhra Pragathi Grameena Bank with its Head Office at Kadapa. The bank is operating in Kadapa, Anantapur, Kurnool, Nellore and Prakasam districts of Andhra Pradesh and having Regional Offices in each District Head Quarters. The bank is catering to the needs of rural poor covering Agriculture, Small Industries, Village Artisans, Small business besides catering to the needs of Non Priority sector also. The bank is progressing with all-round development and introducing new products to cater the needs of the people in its service area. The bank has been propagating innovations in Rural Banking and also has been receptive to new ideas.

REVIEW OF LITERATURE

Narayana Maharana, Suman Kalyan Choudhury and Ashok Kumar Panigrahi (2015) focus a light on comparative analysis of deposit mobilisation in commercial banks and concluded that there was a significant uptrend and growth in current deposits but overall growth of deposits are fluctuating year by year which results Bank of Baroda is performing well in deposit mobilisation than Axis bank during the study period; Richard, Florence and Zenon (2015) made an attempt to analyse the effects of deposit mobilisation on the financial performance of commercial banks in Rwanda. The study revealed that the introduction of innovative banking technology has led to the increase in deposits at a low cost as opposed to the usual way of getting deposits through term deposits and made financial services accessible in the unbanked people; Suresh, R. (2014) in his study on Regional Rural Banks (RRBs) of India and its Performance: An Empirical study, found that the performance of the RRBs in India since 1975 is good, even though they are facing many crises and competition with other banks; Tomola (2013) in his study examined the intermediation functions of deposit mobilisation and granting of loans and advances of banks in Nigeria. The results of the study reaffirm that banks with high deposits and loans perform better in terms of profitability than banks with low deposits and loans; Kanika & Nency (2013) in their article, made an analysis on the growth pattern, credit deposit ratio and financial performance of RRBs in India and found that after the amalgamation of RRBs the net profits were doubled and the loss making banks have been dwindled.

NEED FOR THE STUDY

Majority of the studies have concentrated on the deposit mobilisation of commercial banks and on the overall performance of the Regional Rural Banks. But no significant studies have been undertaken on the deposit mobilisation of Regional Rural Banks. To fill this gap Andhra Pragathi Grameena Bank (which is one of the Regional Rural Banks in A.P.) was selected for micro level study on deposit mobilisation. The present study examines the extent of growth in both the deposit mobilisation and the branches on sector wise.

OBJECTIVES OF THE STUDY

The main objective of the study is to evaluate the deposit mobilisation of Andhra Pragathi Grameena bank and specific objectives are given below:

To scan the branch network of APGB.

To evaluate the growth of deposits of APGB.

To find out the relative importance between types of deposits.

RESEARCH METHODOLOGY

The present study is analytical and exploratory in nature by the use of secondary data. The secondary data have been collected from various secondary sources such as websites, annual reports of the Andhra Pragathi Grameena Bank, journals and magazines of concerning Banking, Finance and Rural Development were

also referred to. The study is confined to Andhra Pragathi Grameena Bank which is one of the Regional Rural Banks operating in Andhra Pradesh. For analysis, the present study makes the use of simple tables, percentages, charts, CGR, Coefficient of Variation, Mean and Standard deviation. The period chosen for the present study is from 2006-2007 to 2015-2016.

DATA ANALYSIS

Expansion of branches is necessary to provide banking facilities to the people at proper places and at right time. One of the objectives underlying the APGB is that credit should be extended to remote rural areas, particularly to unbanked and under banked centres by establishing branches. The Categorisation of branches according to population of the APGB rural, semi-urban and urban is furnished in table 1.1.

TABLE 1.1: POPULATION GROUP-WISE CLASSIFICATION OF BRANCHES OF APGB

Year	Rural	Semi-Urban	Urban	Total
2007	233 (70.18)	75 (22.59)	24 (7.23)	332 (100)
2008	237 (69.71)	75 (22.06)	28 (8.24)	340 (100)
2009	244 (68.54)	81 (22.75)	31 (8.71)	356 (100)
2010	244 (67.78)	81 (22.50)	35 (9.72)	360 (100)
2011	258 (67.01)	87 (22.60)	40 (10.39)	385 (100)
2012	281 (66.75)	95 (22.57)	45 (10.69)	421 (100)
2013	295 (67.35)	97 (22.15)	46 (10.50)	438 (100)
2014	302 (67.11)	99 (22.00)	49 (10.89)	450 (100)
2015	310 (65.96)	103 (21.91)	57 (12.13)	470 (100)
2016	323 (66.60)	112 (22.40)	65 (13.00)	500 (100)
Mean	272.7	90.5	42	405.2
SD	33.43	12.59	13	58.69
CV (%)	12.26	13.91	30.96	14.48
CGR (%)	3.32	4.09	10.48	4.18
't' Cal	25.79*	22.73*	10.21*	21.83*

Source: Annual Reports of APGB

Note: Figures in parenthesis are percentages to the total

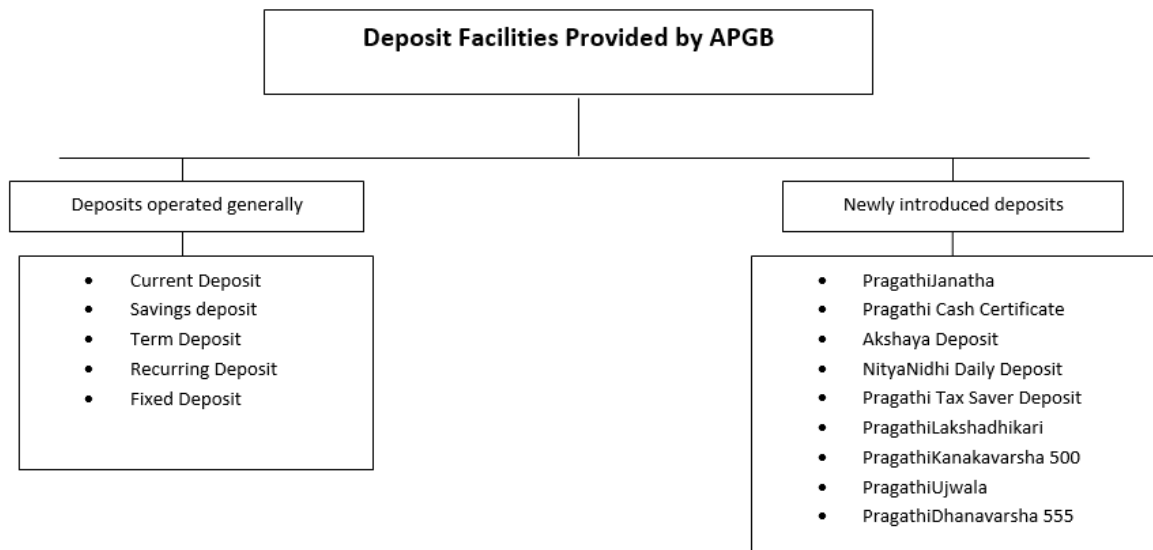
*Indicates significant at 1 percent level

It can be observed from the table that the number of branches increased in all the rural, semi urban and urban areas throughout the study period. Compare to the urban and semi urban areas more branches are located in rural areas, but the CGR was noticed more in urban areas due to the establishment of new branches was more when compared to the other in the later years and the calculated t value is significant at one percent level.

DEPOSIT MOBILIZATION BY THE APGB BANK

Mobilisation of the deposits by the bank helps in improving the economy of the people in the country as well as the economy of a nation. The Andhra Pragathi Grameena Bank has to strive very hard by organising camps to create awareness among the rural folk in inculcating the habit of savings to deposits and introduced several innovative schemes which suit the needs of the rural masses for mobilization of deposits. Deposits also serve as a cushion in absorbing the shocks of over dues enabling the bank to maintain an uninterrupted flow of credit. Bank had made special efforts for this purpose. The details of different deposit schemes provided by the APGB are given below:

FIG. 1.1: VARIOUS TYPES OF DEPOSITS PROVIDED BY APGB



The pace of deposit mobilization of APGB in Andhra Pradesh during the study period is reported in Table 1.2.

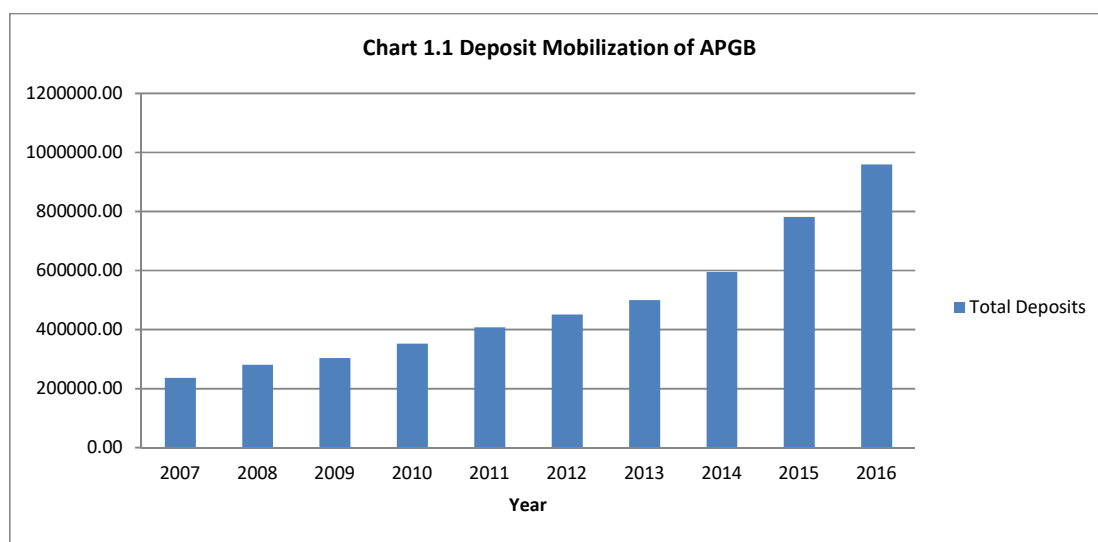
TABLE 1.2: TOTAL DEPOSITS OF APGB (Rs. in lakhs)

Year	Total deposits (Rs.)	Change Over Preceding Year	Growth
2007	236780.77	-	-
2008	281209.27	44428.50	18.76
2009	303670.76	22461.49	7.99
2010	351733.69	48062.93	15.83
2011	407905.10	56171.41	15.97
2012	451274.60	43369.50	10.63
2013	500106.68	48832.08	10.82
2014	594769.25	94662.57	18.93
2015	781323.81	186554.56	31.37
2016	959464.70	178140.89	22.80
Mean	486823.86		
S D	232387.00		
CV (%)	47.73		
CGR (%)	15.02		
't' Cal	6.63*		

Source: Annual Reports of APGB

*Indicates significant at 1 percent level

It is evident from the table that the quantum of deposits had depicted an overall rise from Rs. 236780.77 lakhs in 2007 to Rs. 781323.81 lakhs in 2016. The overall performance of the deposits is in increasing trend throughout the study period with some ups and downs. A very least growth was observed in the year 2009 with 7.99 percent and the highest was recorded in 2015 with 31.37 percent which is a very good sign to the bank in arranging the finance for banking operations. The statistical calculations of mean, standard deviation, coefficient of variation and compound growth rate were registered as 486823.86, 232387.00, 47.73 percent and 15.02 percent. The Calculated t value is significant at one percent level.



TYPES OF DEPOSITS

Deposits of any bank are mainly categorised into three, they are demand deposits (current accounts), Savings bank deposits and term deposits (fixed deposits). APGB has introduced several types of deposits to attract the targeted group. Table 1.3 depicts the data relating to the various types of deposits.

TABLE 1.3: TYPES OF DEPOSITS (Rs. in lakhs)

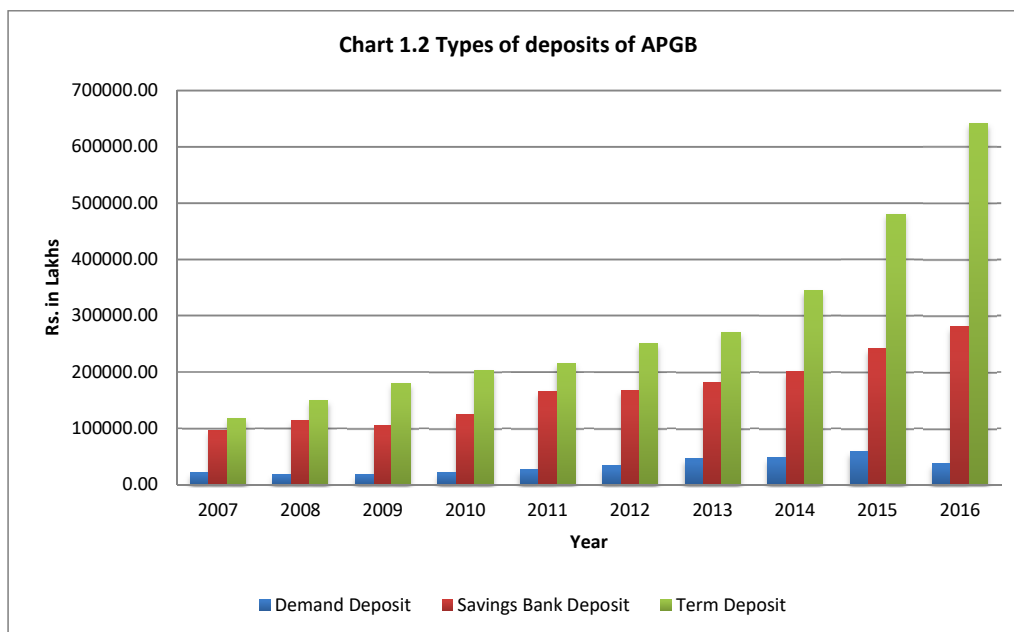
Year	Demand Deposit	Savings Bank Deposit	Term Deposit	Total
2007	22144.93 (9)	96896.04 (41)	117739.80 (50)	236780.77 (100)
2008	18427.81 (7)	113327.77 (40)	149453.69 (53)	281209.27 (100)
2009	18381.95 (6)	104935.15 (35)	180353.66 (59)	303670.76 (100)
2010	22620.96 (6)	125482.08 (36)	203630.65 (58)	351733.69 (100)
2011	26763.21 (7)	165214.07 (41)	215927.82 (53)	407905.10 (100)
2012	33375.79 (7)	167381.19 (37)	250517.62 (56)	451274.60 (100)
2013	47291.51 (9)	181995.30 (36)	270819.87 (54)	500106.68 (100)
2014	48485.75 (8)	201466.99 (34)	344816.51 (58)	594769.25 (100)
2015	59308.18 (8)	241221.89 (31)	480793.74 (62)	781323.81 (100)
2016	37398.58 (4)	280438.90 (29)	641627 (67)	959464.70 (100)
Mean	33419.87	167835.94	285568.06	486823.86
S D	14315.46	60697.34	163018.28	232387.00
C V (%)	42.84	36.16	57.09	47.74
CGR (%)	5.38	11.21	18.48	15.02
't' Cal	7.38*	8.74*	5.54*	6.63*

Source: Annual Reports of APGB

Note: Figures in parenthesis are percentages to the total

*Indicates significant at 1 percent level

The average of demand deposits, savings deposit and term deposits were Rs. 33419.87 lakhs, 167835.94 and 285568.06. The coefficient of variation was 42.84 percent, 36.16 percent and 57.09 percent. The CGR was 5.38 percent, 11.21 percent and 18.48 percent. The t calculated value is significant at one percent level. From the above it is clear that term deposits are preferred more by the people to save their balances than the other due to introduction of various term deposits and conducting financial literacy and awareness programmes to the public. The categories of deposits are shown in chart 1.2.

**CATEGORY WISE BRANCH DEPOSITS OF APGB**

The category wise branch deposits of APGB is depicted in table 1.4:

TABLE 1.4: CATEGORY WISE BRANCH DEPOSITS OF APGB (Rs. in lakhs)

Year	Rural Deposits	Semi urban Deposits	Urban Deposits	Total Deposits
2007	109426 (46.21)	74030 (31.27)	53325 (22.52)	236781 (100)
2008	124784 (44.37)	85668 (30.46)	70757 (25.17)	281209 (100)
2009	147905 (48.69)	91388 (30.08)	64478 (21.23)	303771 (100)
2010	156452 (44.48)	107561 (30.58)	87720 (24.94)	351733 (100)
2011	176779 (43.34)	116055 (28.45)	115071 (28.21)	407905 (100)
2012	196241 (43.39)	124451 (27.58)	130583 (28.93)	451275 (100)
2013	221657 (44.32)	149509 (29.90)	128941 (25.78)	500107 (100)
2014	265004 (44.56)	175697 (29.54)	154068 (25.90)	594769 (100)
2015	332481 (42.56)	233885 (29.93)	214958 (27.51)	781324 (100)
2016	392096 (40.87)	287053 (29.92)	280316 (29.21)	959465 (100)
Mean	212282.50	144529.70	130021.70	486833.90
S D	92293.49	69228.33	71558.74	232378.35
C V (%)	43.48	47.90	55.04	47.73
CGR (%)	13.61	14.51	18.05	15.02
't' Cal	7.27*	6.60*	5.75*	6.63*

Source: Annual Reports of APGB

Note: Figures in parenthesis are percentages to the total

*Indicates significant at 1 percent level

From the table it is evident that major part of the branches are spread in rural areas and more than 40 percent of the total deposits are from rural branches next comes the semi-urban and the deposits also ranged between 29 -30 percent and the coverage of branches in urban areas is less in the initial period later it has increased and the deposits ranged between 23-29 percent. The compound growth rate and the Coefficient of variation are a little bit high in urban deposits when compared to semi urban and rural deposits.

PER BRANCH AND PER EMPLOYEE DEPOSITS

The deposits, on an average, per branch and per employee of APGB are tabulated in table 1.5.

TABLE 1.5: PER BRANCH AND PER EMPLOYEE DEPOSITS (Rs. in lakhs)

Year	Total deposits	Per Branch Deposits	Per Employee Deposits
2007	236780.77	713.19	129.82
2008	281209.27	827.08	150.78
2009	303670.76	853.28	162.55
2010	351733.69	977.04	181.31
2011	407905.10	1059.49	205.7
2012	451274.60	1071.91	224.51
2013	500106.68	1141.8	242.65
2014	594769.25	1321.71	295.61
2015	781323.81	1662.39	368.38
2016	959464.70	1918.93	372.17
Mean	486833.90	1154.68	233.33
S D	232378.35	381.58	86.66
C V (%)	47.73	33.05	37.14
CGR (%)	15.02	10.40	11.11
't' Cal	6.63*	9.57*	8.52*

Source: Annual Reports of APGB

*Indicates significant at 1 percent level

A look at the table 1.5 reveals that in the average deposits per branch and also amount of deposits per employee have risen from Rs.713.19 lakhs and Rs.129.82 lakhs in 2007 to Rs.1918.93 lakhs and Rs.372.17 lakhs in 2016 respectively. The degree of variation was 33.05 percent in per branch deposits and 37.14 percent in per employee deposits. The CGR for per branch and per employee deposits were 10.40 percent and 11.11 percent respectively. The t value is significant at one percent level.

COST OF DEPOSITS

Costs of deposits have a direct impact on banks profitability. It is determined by the interest rate paid to the depositors. A higher rate of interest encourages large number of deposits. The details of the cost of deposits are furnished in table 1.6

TABLE 1.6: COST OF DEPOSITS

Year	Interest Paid	Average Deposits	Cost of Deposits
2007	7539.27	201264.28	3.75
2008	12021.31	227174.26	5.29
2009	16317.81	269704.78	6.05
2010	19608.23	309385.22	6.34
2011	20555.99	350352.70	5.87
2012	25043.93	392477.50	6.38
2013	30446.88	436866.86	6.97
2014	35088.68	491694.26	7.14
2015	49160.00	647251.00	7.60
2016	61158.00	835189.00	7.32

Source: Annual Reports of APGB

*Indicates significant at 1 percent level

The interest paid on deposits was Rs. 7539.27 lakhs in 2007 and reached to Rs. 61158 lakhs in 2016. There is a tremendous increase in the interest paid during the study period as there is an increase in the deposits mobilised. The cost of deposits was 4.50 percent in 2007 and 7.32 percent in 2016. As the term deposits are more the cost of deposits is high.

FINDINGS AND SUGGESTIONS

- The branch expansion was rapid in urban areas compared to the rural and semi urban areas.
- There is a need to concentrate on branch expansion in semi urban areas.
- Though there is growth in branch expansion that much growth is not recorded in the deposits.
- Innovative products, technological up gradations and customer services have to be enhanced to attract more deposits.
- Term deposits are mobilised more by the bank, than the savings and demand deposits.
- The illusion of poor man's bank must be removed from the minds of public and business persons must be motivated for mobilising more demand deposits.
- Half of the total deposits are mobilised from the rural branches and the rest are mobilised from both semi urban and urban areas.
- The branch wise deposits have increased progressively.
- Growth in per employee deposits is observed during these 10 years.
- The rise in the share of high cost deposits have resulted in the increase in cost of deposits.

CONCLUSION

For over a decade the Andhra Pragathi Grameena Bank is rendering its services in an effective way by the vast expansion of its branches, and establishment of new branches in unbanked centres. The bank is introducing so many new products and services for mobilizing the deposits resulting in an upsurge in the deposit mobilisation which leads to proper deployment of credit to the needy people in rural areas resulted rural development.

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