

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5896 Cities in 193 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	FACTORS THAT AFFECT THE PERCEPTION OF LUXURY BRANDS AFTER M&A <i>HSIANG-MING LEE, YA-HUI HSU, TSAI CHEN & YU-CHI WU</i>	1
2.	IMPACT OF CAPITAL BUDGETING TECHNIQUES ON HERO HONDA COMPANY - AN EMPIRICAL STUDY <i>POONAM & Dr. HARPREET KAUR</i>	12
3.	IMPACT OF AUDIENCE SPECIFIC FACTORS ON PRODUCT PLACEMENT: A LITERATURE SURVEY <i>SOMIYA SAXENA & Dr. GITHA HEGGDE</i>	16
4.	DEMONETIZATION AND ITS IMPACT ON INDIAN ECONOMY <i>SUMAIYA FATHIMA</i>	20
5.	GOODS AND SERVICES TAX (GST) AND ITS IMPACT ON INDIAN ECONOMY <i>K. KHASIMPEERA & Dr. M. SUGUNATHA REDDY</i>	23
6.	GROWTH AND PERFORMANCE OF DISTRICT CO OPERATIVE BANKS IN INDIA <i>SHABNA MOL TP & Dr. KP VINOD KUMAR</i>	26
7.	PURCHASING SOCIAL RESPONSIBILITY: A COMPARATIVE STUDY ACROSS THE TAIWAN STRAIT <i>YI-HUI HO</i>	31
8.	PERFORMANCE EVALUATION OF SELECT PHARMACEUTICAL COMPANIES <i>MALOTH RAGHU RAM</i>	35
9.	DETERMINANTS OF FAMILY BUSINESSES' PERFORMANCE IN CAMEROON <i>ODO GABRIEL EMMANUEL</i>	40
10.	EMPOWERING EMPLOYMENT THROUGH ENTREPRENEURSHIP: A CONTEMPORARY APPROACH <i>SANGRAM PADHY</i>	49
	REQUEST FOR FEEDBACK & DISCLAIMER	52

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
 Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. A SAJEEVAN RAO**

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISORS

DICKEN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR :

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

GROWTH AND PERFORMANCE OF DISTRICT CO OPERATIVE BANKS IN INDIA

SHABNA MOL TP
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE & CENTRE OF RESEARCH
PSMO COLLEGE
THIRURANGADI

Dr. KP VINOD KUMAR
RESEARCH GUIDE, DEPARTMENT OF COMMERCE & CENTRE OF RESEARCH, PSMO COLLEGE, THIRURANGADI: &
HEAD
DEPARTMENT OF COMMERCE
MES MAMPAD COLLEGE
MALAPPURAM

ABSTRACT

Cooperative Banks are the heart of our rural financial system. They help to mobilize the rural economy by attracting deposits and make funds available through lending and investing programmes in rural area. District Co-operative Banks work as an intermediary to link the primary societies with the money market. They are supposed to provide certain normal banking facilities to members like acceptance of deposits, remittance of funds, collection of cheques etc. The study focused on growth and performance of district co-operative banks in India. Secondary data was used for the study. The data required for the study has been collected from Journals, reports on trend and progress of banking in India, Annual Reports of NAFSCOB. The data, which were collected, was analysed by using Compound Growth Rate analysis, trend analysis, Ratio analysis, Mean, Standard deviation and Co-efficient of variation. The study find out that there is positive trend in number of office, total member ship, share capital, deposit, credits, and working capital concluded that District Co operative Bank has tremendous growth in performance of the bank during the study period.

KEYWORDS

cooperative bank, credit, district co operative bank, deposit.

JEL CODE

G21.

INTRODUCTION

Co-operative credit institutions are an important constituent of Indian financials sector in general and the banking sector in particular. Co-operative movement in India is the largest movement. There has been significant growth of co-operative credit sector in India. However, the problem is that the success of co-operative movement depends much upon the efforts made by the government agencies and as such, it cannot be characterized as people's movement. Co-operative banks perform all the main banking functions of deposit mobilization, supply of credit and provision of remittance facilities.

Co-operative banks accept savings, current and fixed deposits from individuals and institutions including banks. They are organized and operated on the basis of cooperative principles which provide objectives methods of operation the distinguish them from other organizations. Mobilization of more deposits, improving in granting loans, speedy recovery of over dues maintenance of adequate and limited resources keeping of adequate margin between borrowing and lending rates to build a strong reserve fund making of proper scrutiny and provision for bad and doubtful reserves are some the reforms that were already announced and implemented by the co-operative bank

Cooperative banking in India is federal in its structure. The cooperative banks provide both short term and long term credit. There is a three tier structure of short term cooperative credit. At the top of the whole structure, there is the State Cooperative Bank and at lower level, there are Primary Credit Societies or Primary Agricultural Co-operative Banks and the Central Cooperative Banks are at the district level, between the State Co-Operative Banks and Primary Agricultural Credit Societies.

District Co-operative Banks are functioning at district level. These banks are established according to the Co-operative Societies Act 1912. These is established to provide financial assistance to the primary co-operative societies. A District Central Co-operative Bank generally functions within a three-tier structure in almost all the provinces excepting a few provinces where it functions in a two-tier structure. Under a three-tier structure form, it acts as the link between the Apex Bank at the top and societies and individuals at the base as its constituent members. District Co-operative banks are one of the strongest units in the Co-operative credit banking structure. The present paper focuses on the growth and performance of district co operative banks in India.

LITERATURE REVIEW

Dr. A.Selvaraj (2013) conducted a study on co operative banks performance in Tamilnadu and study found that performance of Co-operative Bank is good in during the study period and at the same time it is found that most of the Banks are suffering a lot due to continuous loss. The study suggested that the Government of Tamil Nadu may take necessary arrangements to revamp the administrative systems of co-operative banks.

Dr. P. Amarjothi (2014) conducted a study on financial performance of Agricultural cooperative bank in Kottagudi at Madurai. The study revealed that the number of membership of the Bank, reserve fund, borrowings has increased during the study period and also found that the current ratio of the bank is fluctuating between 0.15 and 8.92, it indicate that the poor liquidity pertaining to certain years during the study period.

Dr. Kuldeep Kumar Attri and Mohinder Paul (2015) studied on growth and performances of state co operative bank in India. The study found that the State co operative banks are working efficiently, increasing the profits level and using the managerial talent in a best way. The increasing amount of deposits was achieved as result of increased membership. The overall financial performance of the State Co-operative Banks in all fronts namely, Membership, Share Capital, Deposits, Loans and Advances, Reserve Funds, Working capital, Overdues, Loans issued etc., are showing a significantly trend during the study period. The study also revealed that the till the year 2007-08, the bank's liquidity position was not safe and it has concentrated on credit dispensation rather than on deposit mobilization.

Ruchi (2015) evaluated the performance of Central Co-operative Banks in Haryana and examined and compare the various aspects of performance of Central Co-operative banks in Haryana. The study number of branches has been increased and employees of DCCBs have been reduced during that study period. The study shows that the amount of deposits of all the Central Co-operative Banks in Haryana have moved from Rs. 174488 lacks in 2001-02 to Rs. 572901 lacks in 2013 and the amount of credit of all the Central Co-operative Banks in Haryana have moved from Rs. 313071 lack in 2001-02 to Rs. 909914 lacks in 2013-14. In 2013-14. Kamal Central Co-operative Bank has maximum loans outstanding Rs. 80413 lacks that is 8.84% of total credit. The highlight that the amount of volume of business of all the Central Co-operative Banks in Haryana have moved from Rs. 487559 lacks in 2001-02 to Rs. 1482815 lacks in 2013-14. In 2013-14 Gurgaon Central Co-operative Bank contributed maximum to the volume of business Rs. 127353 lac that is 8.59% of total volume of business.

RESEARCH PROBLEM

District cooperative banks are leaders in their district in guiding the banking activities for their members. They admit all types of primary Co-operative societies and provide banking and financial services. They compete with commercial banks in mobilising deposits and have opened branches in all important centres of a district. Their operations have been modernised with inducting efficient personnel trained in various banking and financial operations.

District Cooperative banks perform commercial and other functions related to rural development in general and agricultural development in particular mobilization of more deposits improvement granting loans, speedy recovery of over dues, maintained of adequate and limited resources keeping of adequate margin between borrowing and lending rates so as to build a strong reserve fund and making of proper scrutiny and provision for bad and doubtful reserves are some of the reforms that were already announced and implemented by the co operative banks. However The NPAs of the cooperative banks are higher than those of commercial banks in NPAs to asset ratios. They are largely depends upon government capital than the shareholders contributions. Cooperative banks till now have to depend heavily on refinancing facilities from the government, RBI and NABARD. This study focused on the growth and performance of District co operative banks in India and also analyse credit deposit ratio of the banks in India.

OBJECTIVES OF THE STUDY

1. To examine the growth and performance of district co operative banks in India
2. To analyse the deposits, credits and Credit deposit ratio of district co operative banks in India
3. To analyse the trends of deposit and credits of district co operative banks in India.
4. To understand the working Capital and Cost of Management position of DCCBs.

METHODOLOGY

The research design used in this study is analytical research. Secondary data was used for the study. The data required for the study has been collected from Journals, reports on trend and progress of banking in India, Annual Reports of NAFSCOB. The data which were collected from the bank were analyzed by using percentage analysis, Trend analysis, Growth Rate analysis, mean, standard deviation, co-efficient of variation.

PERIOD OF THE STUDY

This study covers a period of 10 years i.e. from 2005-2006 to 2014-2015.

DISCUSSION AND RESULT

District co operative bank is a federation of primary credit societies and provides banking services to the people through its wide branches network. There are 370 District co operative banks in India.

TABLE 1: BRANCH EXPANSION AND MEMBERSHIP OF DISTRICT CO OPERATIVE BANKS IN INDIA

Year	No. of DCCB	No. of Office	Total membership
2005-06	370	12956	2270155
2006-07	371	12898	3262023
2007-08	372	13130	3395434
2008-09	373	13213	3528451
2009-10	372	13238	3976725
2010-11	371	13327	3145789
2011-12	371	13495	3420520
2012-13	370	13655	3915657
2013-14	370	13811	3563497
2014-15	370	14060	3048765
Mean	371	13378.30	3352701.60
S.D	1.05	374.52	483435.84
C.V	.28	2.79	14.41
CAGR	.000	.0091	0.033
CAGR%	.00	.91	3.33

Source: NAFSCOB-Mumbai (2005-06 to 2014-15)

The table shows that there is a slight change in number of district co operative banks in the period of 2005-06 to 2011-12 but there is no change in the number of district co operative banks during the period of 2012-13 to 2014-15. Number of office of the district co operative banks which stood 12956 in 2005-06 is increased in to 14060 in 2014-15. The co efficient of variation is 2.79. The total membership of the district co operative bank is increased from 2270155 lack into 3048765 in 2014-15. Compound Annual Growth rate of number of DCCB in India is .000. It indicate there is no progress in the number of banks but in the case of number of branches there is a growth, CAGR is .0091. Compound Annual Growth Rate of total membership is 0.033.

TABLE 2: TRENDS OF CAPITAL, RESERVES AND BORROWINGS OF DCCB IN INDIA

Year	Capital		Reserves		Borrowings	
	Amount	Trend	Amount	Trend	Amount	Trend
2005-06	4478	100	13952	100	22931	100
2006-07	5089	113.64	15469	110.87	27865	121.51
2007-08	5820	129.96	16377	117.38	30475	132.89
2008-09	6070	135.55	17787	127.48	28413	123.90
2009-10	7797	174.11	20204	144.81	30522	133.10
2010-11	7255	162.01	20692	148.30	39101	170.51
2011-12	8189	182.87	22920	164.27	50545	220.42
2012-13	8915	199.08	24375	174.70	61731	269.20
2013-14	9774	218.26	25690	184.13	67229	291.17
2014-15	13410	299.46	28812	206.50	73794	321.80
Mean	7679.70		20627.80		43260.60	
S.D	2629.19		4823.61		18603.47	
C.V	34.23		23.38		43.00	
CAGR	.1296		.0833		.1387	
CAGR%	12.96		8.3		13.87	

Source: NAFSCOB-Mumbai (2005-06 to 2014-15)

From above the table, it revealed that there is a positive trend in capital, reserves and borrowings of District co operative bank. The amount of capital which was Rs. 4478 lakh in the year 2004-05 has gradually increased and reached Rs. 13410 lakh in 2014-15 registering a compound growth rate of 12.96 percent. The reserves funds are kept in the bank to meet various contingencies. The co efficient of variation of reserve is 23.38. The borrowings of these institutions have increased significantly from Rs. 22931 lakh in 2005-06 to Rs. 73794 in 2011-12. The compound growth rate of reserve and borrowings are 8.3 and 13.87 percent respectively.

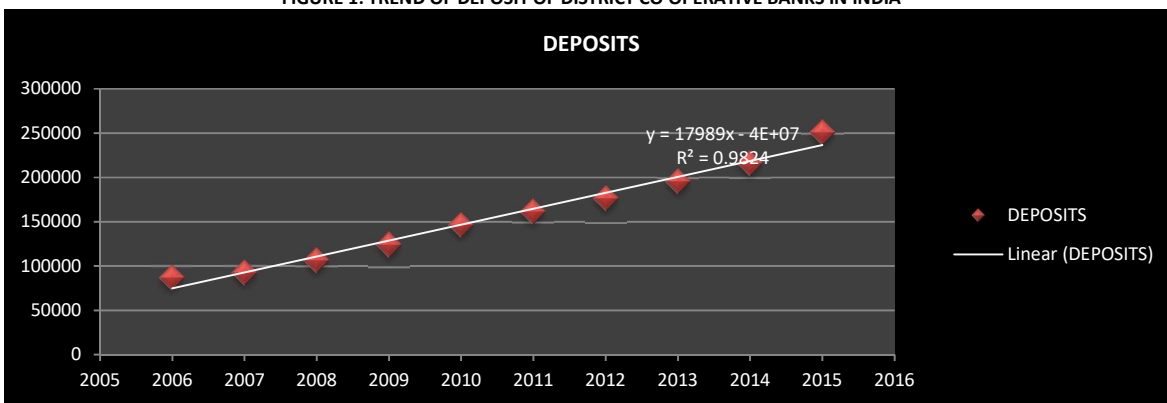
TABLE 3: DEPOSITS, CREDIT AND CREDIT DEPOSITS RATIOS OF DISTRICT CO-OPERATIVE BANKS IN INDIA (Amount Rs. in Lakh)

Year	Deposits	Outstanding loans	Credit Deposit Ratio
2005-06	86652	77819	89.8
2006-07	92081	85445	92.7
2007-08	105994	95827	90.4
2008-09	123722	97070	78.4
2009-10	146303	105240	71.9
2010-11	161309	122797	76.1
2011-12	176822	144763	81.8
2012-13	195727	171513	87.6
2013-14	215662	183144	84.9
2014-15	251116	207205	82.5
Mean	155538.80	129082.30	
S.D	54950.22	45145.28	
C.V	35.32	35.74	
CAGR	.25	0.115	
CAGR%	12.55	11.5	

Source: NAFSCOB-Mumbai (2005-06 to 2014-15)

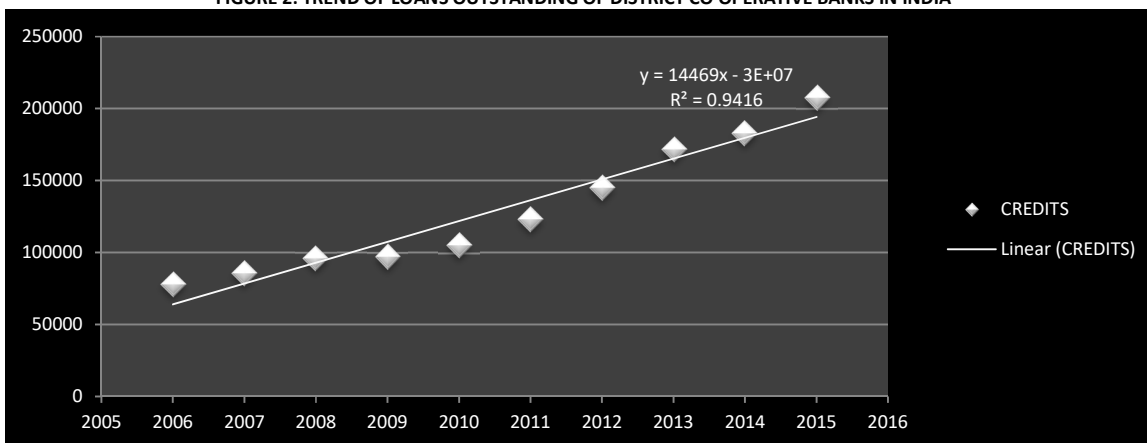
The deposits of these institutions have increased from Rs. 86652 in 2005-06 to 251116 in 2014-2015 and average and standard deviation of deposit of the district co operative bank is 155538.80 and 54950.22 respectively. The Compound growth rate has increased into 12.5 per cent. The outstanding loans of the district co operative bank has revealed increasing trend during the period under study. The outstanding advances of district co operative bank have been shown that the Rs. lakh 77819 in the year 2004-05, which reached Rs. 207205 lakh in the year 2014-15. The average outstanding advances have been registered in the district co operative bank to the tune of Rs lakh 45145.28. The compound growth rate has raised up to 11.5 per cent during the period covered under study.

FIGURE 1: TREND OF DEPOSIT OF DISTRICT CO OPERATIVE BANKS IN INDIA



Above figure shows that there is a positive trend during the study period and can predict for the future by using trend line.

FIGURE 2: TREND OF LOANS OUTSTANDING OF DISTRICT CO OPERATIVE BANKS IN INDIA



The credit of the District Co-operative Banks in India are analysed by using trend line. It shows that there is positive trend during the study period and can predict for trend values for the future by using trend line.

TABLE 4: COST OF MANAGEMENT PER EMPLOYEE AND PERCENTAGE OF COST OF MANAGEMENT TO WORKING (Amount Rs. in Lakh)

Year	Working capital	Cost of management	No. of employees	Cost of Mgmt per employee	Cost of Mgmt to working capital
2005-06	130394	2995	105934	2.82	2.3
2006-07	145852	3776	91596	4.12	2.59
2007-08	167768	3743	88984	4.20	2.23
2008-09	183546	4207	89161	4.71	2.29
2009-10	207281	4404	88028	5	2.12
2010-11	235431	5307	87928	6.03	2.25
2011-12	257306	5865	85996	6.82	2.28
2012-13	288021	7375	85611	8.61	2.56
2013-14	318651	8055	84497	9.53	2.53
2014-15	377098	9758	83347	11.70	2.59
Mean	231134.80	5548.50	89108.20		
S.D	79704.09	2199.20	6396.57		
C.V	34.48	39.63	7.17		
CAGR	0.125	0.140	-0.026		
	12.5	14.0	-2.6		

Source: NAFSCOB-Mumbai (2005-06 to 2014-15)

Working capital of the District co operative bank increases from 130394 in 2005-06 to 377098 in 2014-15. The average of the working capital is 231134.80 and S.D. is 79704.09 with co efficient of variation is 34.48. Compound growth rate has raised into 12.5 percent. Cost of Management of District Central Co-operative Banks includes salaries and other operating expenses. The Cost of management of DCCBs is shown in above table it is revealed that the cost management per employee has been increasing constantly year by year from Rs.2995 in 2005-06 to 9758 lakhs (2014-15). Growth rate of Cost of management is 14 percent. The average cost of management is Rs. 5548.50 lakhs and the S.D is 2199.20 with a co efficient of variation of 39.63%. Number of employees decreases from 105934 in 2005-06 to 83347 in 2014-15. A negative trend is shown in the case of number of employees that is -2.6.

TABLE 5: RECOVERY PERFORMANCE OF DISTRICT CO-OPERATIVE BANKS IN INDIA (Amount Rs. In Lakh)

Year	Demand	Recovery	Overdue	Overdue to Demand (%)	Recovery to Demand (%)
2005-06	56636	38865	17771	31.38	68.62
2006-07	64813	43444	21370	32.97	67.02
2007-08	73914	46458	27456	37.15	62.85
2008-09	80782	54360	26421	32.71	67.29
2009-10	89290	65504	23785	26.64	73.36
2010-11	106119	77069	29049	27.37	72.62
2011-12	124376	97167	27209	21.88	78.12
2012-13	154825	123295	31530	20.37	79.63
2013-14	173329	135577	37752	21.78	78.21
2014-15	189899	150174	39725	20.92	79.08
Mean	111398.30	83191.30	28206.80		
S.D	47234.93	40974.43	6794.45		
C.V	42.40	49.25	24.08		
CAGR	0.143	.162	.093		
CAGR%	14.3	16.2	9.3		

Source: NAFSCOB-Mumbai (2005-06 to 2014-15)

The total demand of the District co operative bank has been increased Rs. 56636 lakh in the year 2005-06 and out of which the recovery made was Rs. 38865 lakh, which was around 68.63 percent of the total demand. Compound growth rate of total demand and recovery is 14.3 and 16.2 per cent. On the other hand, the total demand in 2014-15 was Rs. 189899 lakh and out of which Rs. 135577 lakh was recovered, which was 78.21 percent.

MAJOR FINDINGS

- ❖ The study found that there is slight change in number of district co operative banks in India, number of office and total membership increased during the study period. Number of office of the district co operative banks has been increased from 12956 in 2005-06 is increased in to 14060 in 2014-15. There is variation in number of office of the district co operative banks in Kerala that is 2.79.
- ❖ Compound Annual Growth rate of number of DCCB in India is .000. It indicate there is no progress in the number of banks but in the case of number of branches there is a growth, CAGR is .0091. Compound Annual Growth Rate of total membership is 0.033 percent.
- ❖ The study revealed is a that there is a positive trend in capital, reserves and borrowings of District co operative bank. The amount of capital has been increased Rs. 4478 lakhs in the year 2004-05 and reached Rs. 13410 lakhs in 2014-15 registering a compound growth rate of 12.96 percent. Average of the reserve is Rs 20627.80 lakhs and standard deviation is 4823.61. Borrowing of the district co operative increased during the study period that is Rs. 22931 lakhs in 2005-06 to Rs. 73794 lakhs in 2014-15.
- ❖ The deposits and outstanding loans of the district co operative bank has revealed increasing trend during the period under study. The Compound growth rate of deposit has increased into 12.5 per cent The outstanding loans of district co operative bank have been shown that the Rs. lakh 77819 in the year 2004-05, which reached Rs. 207205 lakh in the year 2014-15. The compound growth rate of loans and outstand has risen up to 11.5 per cent during the period.
- ❖ The result found that working capital of the District co operative bank increases from Rs. 130394 lakhs in 2005-06 to Rs 377098 lakhs in 2014-15 and also the cost management per employee has been increasing constantly year by year from Rs. 2995 in 2005-06 to Rs. 9758 lakhs.
- ❖ The total demand of the District co operative bank has been increased Rs. 56636 lakhs in the year 2005-06 and out of which the recovery made was Rs. 38865 lakhs, which was around 68.63 percent of the total demand. Average of the recovery amount is Rs. 83191.30 lakhs and standard deviation is 40974.43 and there is a variation in the recovery of the bank that is 49.25 and the growth rate is 16.2 per cent. The mean of the overdue is 28206.80 and co efficient of variation is 24.08. Percentage of overdue to demand is a decreasing trend during the study period. Recover to demand has been increasing trend but it is decreased only two years that is 62.85 percent in 2007-08 and 67.29 per cent in 2008-09.

CONCLUSION

Co-operative bank is a part of a set of institutions which are engaged in financing rural and agricultural development. Co-operative banks are organised voluntarily by people who could save their money with the bank. The primary motive of a co-operative bank is to encourage savings. District co operative bank supervise the functioning of the primary societies of a district or part of a district and offer financial assistance to them their capital is drawn from public deposits, share capitals

and loans from other sources. They function as balancing centres by diverting funds of surplus societies to the needy societies. The study analysed the growth and performance of District co operative banks in India during the period from 2005-06 to 2014-15. The study find out that there is positive trend in, number of office, total member ship, share capital, reserves, borrowings and working capital. The study also depict that significant growth has been seen deposits and loans out sanding.

REFERENCES

1. Ananth (2009), A study on performance and service effectiveness of Primary Agricultural Co operative bank in Thanjavur district PhD thesis, Bharathi Dasan University, Sep 2009
2. Annual report of NAFSCOB
3. Dr. P. Amarjothi (2014), A study on financial performance of Primary Agricultural co-operative bank in Kottagudi at Madurai district, International Journal of Commerce, Business and Management, Vol. 3, No. 2, April 2014. PP322-331
4. Dr.A. Selvaraj (2013),Co-operative banks performance in Tamil Nadu, Asia Pacific Journal of Marketing & Management Review, Vol.2 (6), June (2013),PP 95-101
5. Dr.Kuldeep Kumar Attri and Mohinder Paul(2015), Growth and Performance of State co-operative banks in India, Sai Om Journal of Commerce & Management A Peer Reviewed International Journal, Volume 2, Issue 5 (May, 2015)
6. G.S Harshitha,S. B. Mahajanashetti, H. S. Vijayakumar, H. Basavaraj and B. Basavaraj (2008), Management Appraisal of District Central Co-operative Bank –A Case of DCC Bank, Shimoga, Karnataka, *Karnataka J. Agric. Sci.*,21(3) : (403-406)
7. Ramesh Chander(2010),Financial viability and Performance evaluation of co-operative credit institution in Haryana, International Journal of computing and Business Research, Vol 1 (1),December 2010
8. Report on trend and progress of RBI
9. Ruchi(2015), Performance appraisal of Central co-operative banks in Haryana, Phd Thesis Maharshi Dayanand University, Rohtak, 2015
10. Thirupathi Kanachu, Performance evaluation of DCCB in India – A study, Asia Pacific Journal of Marketing & Management Review, Vol. 1 No. 2, October 2012

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

