



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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ROLE OF THE URBAN COOPERATIVE BANKS IN THE AFTERMATH OF GLOBAL FINANCIAL CRISIS: A STUDY WITH REFERENCE TO VELLORE DISTRICT

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ABSTRACT

The main aim of our planned economy is the attainment of socialistic pattern of society. The Government of India has undertaken several measures to achieve the above objective within the democratic framework. One of the important measures towards the attainment of the socialistic pattern of society is the development of co-operative movements throughout the country. To-day, co-operation has permeated nearly all fields and as a form of business organization, it has been adopted in almost all countries. In order to evaluate the Global financial crisis in India and the manner in which the Urban Co-operative Banks (UCB) responded, it is important to realise that the Urban Co-operative Banks are entrusted with multi-dimensional roles. In this context, this paper makes an attempt to examine the working and financial performance of the UCBs. To make the analysis simpler and presentable the researcher takes Urban Co-operative banks in Vellore District only. The study is based on secondary data and other information provided by the bank in its published annual reports. The relevant data have been collected for the period from 2003-04 to 2008-09. This data have been analyzed with the help of statistical tools like ratios, percentages, averages and trend analysis, chi-square test, and multiple regression analysis.

KEYWORDS

Socialistic, Permeated, Crisis, Multi-dimensional, NPAs, Performance.

INTRODUCTION

The main aim of our planned economy is the attainment of socialistic pattern of society. The Government of India has undertaken various measures to achieve the above aim within the democratic framework. One of the important measures towards the attainment of the socialistic pattern of society is the development of cooperative movements throughout the country. To-day, co-operation has permeated nearly all fields and as a form of business organization, it has been adopted in almost all countries. This confirms the observation of Dr. Favquet, who has stated that "Cooperation is perhaps the most widely distributed system than any other form of organization". As agencies of technical, economic and social progress, cooperatives have been recognized as an important instrument for ameliorating the economic condition of millions of the down trodden masses, both in the developed and the developing countries¹.

Banking facilities are indispensable for economic progress. The modern banking system routes the surplus funds of the community to the most productive channels. It provides facilities for transfer of funds from one sector of the country to another sector and from one part of the country to another part of the country. Moreover, the development of industry and trade in a country will be impossible without the services of commercial banks.

In order to provide the banking services to the rural masses and lower and middle income groups, the cooperative banks were introduced particularly in rural and semi-urban areas. Liberalization of credit to common men required the application of cooperative principles in the banking sector.

The word, 'Cooperation' means working together. The co-operative principles are meant for the poor and down-trodden. The cooperative movement in banking aims at the attainment of common goals through the principles of cooperation. A cooperative institution is a voluntary organization of individuals formed for their common betterment. Thus, several cooperative credit societies with the motto "Self-help through mutual help" have been established.

In India, commercial banks and cooperative banks are the two important wings of the organized banking structure.

The commercial banks confine its operations mostly to the organized, industrial and commercial sectors of the economy. On the other hand, the cooperative banks are primarily engaged in providing banking facilities to the unorganized sectors of the society.

The cooperative banks, being an association of common men, provide credit facilities to the weaker sections of the society namely small craftsmen, small traders, workers, salaried person etc. in urban and semi-urban areas.

The co-operative banking system consists of state and Central Cooperative Banks and the Cooperative Urban Banks. The Urban Cooperative Banks, problem of this research work, are enjoying a strategic position in the Indian cooperative movement. This has been rightly pointed out by the Varde Committee on credit cooperatives in the non-agricultural sector.² The services of the Urban Cooperative Banks are recognized by the Reserve Bank of India because they are the truly democratic organizations managed by the elected representatives of the members.

In recent years, the Urban Cooperative Banks have extended liberal credit facilities to the priority sectors like agriculture, road, water transport, education and exports. They are developing the habit of thrift among the members and other non-members in their area of operation. It was felt by the First Madras Committee on co-operation that "Urban Cooperative Banks have done something to stimulate the habit of thrift and saving among members by a provision made for Savings Deposits, Recurring Deposits, Provident Fund Deposits etc".³ In addition, the Urban Cooperative Banks pay one per cent higher rate of interest than the prevailing rate of interest provided by the commercial banks.

FUNCTIONING OF THE URBAN CO-OPERATIVE BANKS

The functioning of the Urban Cooperative Banks (UCBs) has attracted the poor people, mostly uneducated, due to the following reasons:- Courtesy, politeness, prompt and quick service rendered by the employees of UCBs.

Personal attention of UCBs.

Higher rates of interest on deposits.

Minimum waiting time at the counters and proper guidance to the customers with the aid of enquiry counters.

Remittance facilities to the customers.

Taking into account the important role of the UCBs, the aim of the present study is to analyze the financial performance of the Urban Cooperative Bank and to study the need for its operations in the urban area. The study also aims at the analysis of the role played by the Urban Cooperative Bank in mobilizing deposits.

OBJECTIVES OF THE STUDY

1. To analyze the financial performance of the Urban Cooperative Banks.
2. To review the success of the principles of Cooperation in the banking sector.
3. To know the influence of Urban Cooperative Banks on its members.
4. To assess the attitude of the Urban Cooperative Banks towards the weaker sections of the society.
5. To predict the future growth of the Urban Cooperative Banks.

METHODOLOGY

The study is based on the collection of both primary data and secondary data. Primary data are to be collected from the members, selected at random and from the Secretary and other officials of the urban banks. Two questionnaires are to be prepared; one set of questionnaire is circulated among the Secretary and other officials of the bank. The other one is executed among the different sections of the shareholders of the Urban Cooperative Banks in Vellore district.

The secondary data, required for the study, are to be collected from the records of the Urban Cooperative Banks and other institutions connected with the banks and from the literature, books, journals, magazines, reports etc.

The collected data are to be administrated through descriptive statistical techniques such as percentage, average etc. The future growth of the bank is to be analyzed with the help of the linear trend method. Evaluation of the financial performance can be done with the tools of financial statement analysis.

AREA OF OPERATION

The Study is confined to the Urban Cooperative Banks (UCBs), in Vellore District only.

SCOPE OF THE STUDY

1. This study will pave the way to other industries as a role model in its performance and setting the benchmark as a good success story in the Cooperative banking
2. This study will cater to the needs of the priority sector segments viz. small business establishments, SSI, retail traders, professionals, self-employed persons and SHGs who will not normally find it easy to have an access to large commercial banks.
3. This study enables a number of underbanked people like artisans, labourers, small business men, retailers, etc. of smaller means who find it difficult to organize themselves in keeping with the requirements of modern times. It is highly desirable on social as well as on economic grounds that members of this class should be enabled to be brought into the banking fold and the UCBs certainly can take a lead into this.
4. It helps the people who are striving for from most of our initiatives of the various developmental projects and programmes.

REASONS FOR THE SELECTION OF UCBS

- (1) The UCBs have been the oldest Banks in the history of the Cooperative Movement in India.
- (2) The UCBs have been carrying on the development work of the various sections of the society successfully in the Vellore District concerned for the past nine decades.
- (3) No Study has been hitherto undertaken on the performance of the UCBs in Vellore district.

LIMITATIONS OF THE STUDY

The study of the financial performance of the UCBs is undertaken only for six years i.e. from 2003-04 to 2008-09. This is due to the availability of time and other factors.

Hence, the results of the study cannot be generalized and it may not be taken as a representative analysis for the whole life of the Banks. The area of operation of UCBs is restricted to Vellore district only.

GROWTH AND PROGRESS

GROWTH AND PROGRESS OF URBAN COOPERATIVE BANKS IN INDIA

The Table 2.1 shows the progress of the Urban Cooperative Banks in India after the extension of Banking Regulation Act, 1949 to the Cooperative Banks in 1966. As per the Table 2.1 the total numbers of banks were 1106 as on 31st March 1967 and the same number had been

increased to 1162 in 1977 and 1340 in 1987 and 1172 in 1996-97. Out of the total number of 3065 towns and cities in India, only 980 towns and cities were covered by the offices of the Urban Cooperative Banks.¹⁸

TABLE 2.1 PROGRESS OF URBAN COOPERATIVE BANKS IN INDIA (AS ON 31ST MARCH)

Sl.No.	Particulars	1967	1977	1987	1997	2007	2009
1.	Number of Banks	1106	1162	1340	1172	1092	1014
2.	Owned funds (in Crores)	58.00	114.70	780.00	744.00	720.00	734.00
3.	Deposits (in Crores)	153.00	519.00	4800.00	20247.00	19427.00	20848.00
4.	Working capital (in Crores)	222.00	700.00	7000.00	21476.00	19823.00	21543.00
5.	Loan and advances (in Crores)	167.00	397.17	3900.00	15185.00	14364.00	16548.00

Sources: 1967 and 2009: A report on UCBS, RBI, Bombay.

2006 to 2007: Fifth meeting report of standing advisory committee on UCBS, RBI, Bombay.

2007 and 2008: "Progress of Urban Co-operative Banking in India"

Booklet by Adhyudaya Co-operative Bank Limited Bombay.

1996-97: Member banks and NABARD, imp. Statement (p.23)

NOTE: It is clear from the Table (2.1.) that the number of branches got reduced from 1340 in 1986-87, 1172 in 1996-97 and 1014 in 2008-09. It is due to the closure of those banks which were incurring loss.

GROWTH AND PROGRESS OF URBAN COOPERATIVE BANKS IN TAMILNADU

The state of Tamil Nadu, Which was formerly called Madras Province, takes pride in initiating the Cooperative movement in this country. In 1892, Fredrick Nicholson was appointed by the Madras Government for the purpose of enquiring the possibility of introducing a system of Agricultural and Land Banks in the Presidency. He submitted his report in two parts in 1895 and recommended for the establishment of "Cooperative Credit Societies". Mr. Nicholson's Report was reviewed by the Government of India and the opinions of local Governments on the Report were considered in 1901 by a Committee under the Chairmanship of Shri Edward Law. Considering the recommendations, the need for a special legislation was felt by Government of India and accordingly the Cooperative Credit Act of 1904 was passed.

The State of Madras had a strong root for the growth of Urban Cooperative credit movement. The Madras Committee on co-operation said that "The Madras Presidency was peculiarly congenial to the birth of urban credit societies in that for many Years, nidhis or indigenous financing associations had been in existence in the towns".⁸

The first Urban Cooperative Bank in Tamil Nadu was registered in Kanchipuram in the Chengalpattu District of Madras Presidency on October, 1904, with an initial share capital of Rs. 2005.⁹

The Madras Committee on Cooperation laid strong emphasis on the organisation of non-agricultural credit societies. The Committee said that "The emphasis laid on rural credit did not prevent recognition of the fact that the interest of the small artisans, traders, shop-keepers, industrial employees and others in towns should be protected and facilities provided for reasonable credit to them as well. The money-lender exerts to the same baneful influence over this urban Clients as the village sowcar does over the ryots and suitable machinery is necessary to provide relief to these classes. The Committee advised the Government to devote special attention towards urban banks by way of distinguishing them from other societies".¹⁰

TABLE -2.2 PROGRESS OF URBAN COOPERATIVE BANKS IN TAMILNADU (AS ON 31ST MARCH)

Sl.No.	Particulars	1975-76	1985-86	1991-92	1996-97	2006-07	2008-09
1.	Number of Banks	133	135	131	125	117	113
2.	Total membership (in Lakhs)	12.49	27.66	17.87	13.80	11.43	12.78
3.	Paid up Capital (in Crores)	3.91	16.11	21.55	39.87	42.2	43.4
4.	Reserve Fund and other Reserve (in Crores)	3.74	20.31	50.16	36.86	35.3	36.7
5.	Owned Funds (in Crores)	7.65	36.42	71.71	76.73	78.4	79.02
6.	Deposits (in Crores)	31.30	203.87	441.00	792.20	799.67	804.73
7.	Borrowings (in Crores)	1.60	28.16	12.16	36.59	32.54	35.32
8.	Working Capital (in Crores)	46.98	282.07	475.75	1047.00	977.56	989.90
9.	Loans out standing (in Crores)	29.10	208.46	324.82	626.40	712.09	745.29

Source: Record of the office of the Registrar of Cooperative Societies, Chennai.

NOTE: It is noted from the table 2.2 that the number of Cooperative Banks declined from 131 in 1991-92 to 113 in 2008-09. It is clear that there was a declining trend of Urban Cooperative Banks throughout India.

URBAN CO-OPERATIVE BANKS IN VELLORE DISTRICT

The district is in the Northern most part of Tamil Nadu. It lies between 11.55" and 13.05" of Northern latitudes and 78.20" to 79.50" of Eastern longitude. It comprises 38 blocks in 13 taluks scattered over 5 Revenue Divisions. It occupies an area of 12,268 sq. K.m. It is bounded by Chengalpattu District on the East, by Andhra Pradesh on the North, by Dharmapuri District on the West and Thiruvannamalai District on South. The District head quarter is located at Vellore which is on the Madras-Bangalore highway, about 120 K.m. from Madras city.

Both the cooperative sector and the banking sector have been playing a vital role in the economic development of the district. There are 9 Urban Cooperative Banks in the district, out of 125 Urban Banks in Tamil Nadu comprising 7.2 per cent only. These Urban Cooperative Banks organize and bring together middle and working classes in urban and semi-urban areas. Small traders, businessmen, artisans and self-employed people of this district can improve their income by means of getting loans for various purposes from the urban banks.

More-over, the small scale industries of the district are given proper encouragement by these banks and the intensive mobilisation of savings by the urban banks has contributed to the general economic development of this district.

The First Urban Cooperative Bank in Vellore district was established in Sholinghur, under the name of Sholinghur Urban Co-operative Bank Limited, Sholinghur (SUCB).

TABLE 2.3 DISTRICT-WISE DISTRIBUTION OF UCBS AND THEIR BRANCHES IN TAMIL NADU (31ST MARCH 2009)

Sl. No.	Name of the District	Number of UCBS	Percentage to total number of UCBS	Number of Branches	Percentage to total number of branches
1.	Anna	4	3.20	-	-

2.	Chengalpattu	6	4.80	3	12.50
3.	Chidambaram	7	5.60	4	16.67
4.	Coimbatore	6	4.80	-	-
5.	Chennai	11	8.80	4	16.66
6.	Dharmapuri	3	2.40	1	4.17
7.	Kamarajar	5	4.00	-	-
8.	Kanyakumari	1	0.80	-	-
9.	Madurai	10	8.00	-	-
10.	Nilgiris	4	3.20	-	-
11.	Vellore	9	7.20	-	-
12.	Periyar	4	3.20	-	-
13.	Pudukottai	2	1.60	-	-
14.	Ramanathapuram	4	3.20	-	-
15.	Salem	10	8.00	4	16.6
16.	South Arcot	6	4.60	2	8.33
17.	Tanjore	12	9.20	-	-
18.	Tiruchirapalli	12	9.20	3	12.50
19.	Thirunelveli	5	4.00	3	12.50
20.	Thiruvannamalai	4	3.20	-	-
	Total	125		24	

Source: Records of the Office of the Registrar of Co-operative Societies, Chennai.

ROLE OF URBAN COOPERATIVE BANKS IN VELLORE DISTRICT

The Urban Cooperative Banks (UCBs) have to play an important role in meeting the requirements of small traders, weavers, agriculturists and other lower and middle income group of people. Recently, the UCBs have been directed to concentrate their efforts towards the industrial development and other priority sectors of the economy.

In order to achieve the above objectives, the UCBs have to make proper credit planning and available financial resources must be allocated properly for such purpose. The progress of the Urban Cooperative Banks (UCBs) consists a detailed and systematic assessment of its selective variables like share capital, deposits, loans and advances etc. In this chapter, **the researcher wants to predict the role of the UCBs in future through time series analysis.** Such a growth analysis involves the collection, observation and analysis of data relating to the selective variables. Trend analysis helps in understanding not only the past achievements but also the future aspirations of the UCBs. It leads to the comparison of the actual performance with that of the expected. The researcher has selected the least square method, to measure the trend values of the variables.

TABLE 2.4 COOPERATIVE URBAN BANKS IN VELLORE DISTRICT

Sl.No.	Name of the Banks	Place
1.	Sholinghur Urban Co-operative Bank	Sholinghur
2.	Arakkonam Urban Co-operative Bank	Arakkonam
3.	Ranipet Urban Co-operative Bank	Ranipet
4.	Vellore Urban Co-operative Bank	Vellore
5.	Vaniyambadi Urban Co-operative Bank	Vaniyambadi
6.	Thirupattur Urban Co-operative Bank	Thirupattur
7.	Jollarpet Urban Co-operative Bank	Jollarpet
8.	Gudiyattam Urban Co-operative Bank	Gudiyattam
9.	Palligonda Urban Co-operative Bank	Palligonda

Source: Records of the Office of the Joint Registrar of Co-operative Societies, Vellore.

TABLE 2.5 PROGRESS OF URBAN COOPERATIVE BANKS IN VELLORE DISTRICT (AS ON 31ST MARCH)

Sl. No.	Particulars	1991-92	1996-97	2003-03	2007-08	2008-09
1.	Number of Banks	9	9	9	9	9
2.	Number of members	39,362	52,651	53,423	56,176	56,224
3.	Paid up share capital (in Lakhs)	73.36	152.77	186.32	199.34	199.87
4.	Reserve and other Funds (in Lakhs)	149.46	213.69	243.76	26789	274.85
5.	Deposits (in Lakhs)	2,046.06	4,947.75	5346.76	5523.41	5698.27
6.	Borrowings (in Lakhs)	25.68	Nil	Nil	Nil	Nil
7.	Loans Issued (in Lakhs)	2,453.04	4,118.63	4863.12	5132.78	5243.89
8.	Loans Outstanding (in Lakhs)	2,044.20	3,362.25	4123.98	4873.54	5012.49
9.	Loans overdue (in Lakhs)	278.34	207.00	232.65	214.98	198.76
10.	Working Capital (in Lakhs)	2,186.61	5,187.19	6239.26	6549.81	6734.68
11.	Owned Funds (in Lakhs)	222.86	366.46	401.34	423.67	445.91

Source: Records of the Office of the Joint Registrar of Cooperative Societies, Vellore District.

From the table, it is ascertained that the number of Cooperative Urban Banks in Vellore District remains constant during the study period. The Coverage of towns and cities by the offices of the Urban Cooperative Banks in this District has been limited. The functioning of larger number of Commercial banks in almost all the towns of this district is responsible for the slow growth of the Urban Cooperative Banks. Moreover, the

Agricultural Credit Societies in the rural areas of this district have been providing the banking services and thereby the scope for establishing new Urban Banks has been limited.

THE METHOD OF LEAST SQUARES

This is the most popular method of measuring trend. Under this method, the sum of the deviations of the actual values (Y) and the computed values of Y should be treated as zero. This method is useful in predicting the future trend and trend line is treated as the line of best fit. Straight line trend is represented by the following equation

$$Y_e = a + bx$$

Y_e shows the trend values and the values of the two constants 'a' and 'b' are to be calculated with the help of the following two normal equations:

$$I. \sum Y = Na + b \sum X$$

$$II. \sum XY = a \sum X + b \sum X^2$$

The variable X from any point of time in origin can be calculated very easily when the midpoint (X) in the time is taken as the origin because in that case the negative values in the first half of the series balance out the positive value in the second half, so that $\sum X = 0$. Since $\sum X = 0$, the above two normal equations would take the following forms:

$$\sum Y = Na$$

$$\sum XY = b \sum X^2$$

The values of 'a' and 'b' can be determined in the following ways:

$$\text{Since } \sum Y = Na$$

$$a = \frac{\sum Y}{N}$$

$$\text{Since } \sum XY = b \sum X^2$$

$$b = \frac{\sum XY}{\sum X^2}$$

When the values of 'a' and 'b' are applied to the following normal equation, one can get trend values for any year in future.

$$\text{i.e. } Y_c = a + bX$$

In this section, the researcher is dealing with the growth trend analysis of some selective variables of the UCBs. The trend analysis relating to some of the variables like Membership, Share Capital, Deposits, Loans and Advances, Profit and Reserve Funds of the UCBs can be studied through the method of least squares (Linear Trend method). With the help of the linear trend analysis of the selective variables for the period 2003-04 to 2008-09, the researcher may be able to predict the future role of the UCBs in Vellore District.

LINEAR TREND OF THE MEMBERSHIP

The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the number of shareholders relating to the UCBs. The following table shows the linear trend of the membership of the UCBs.

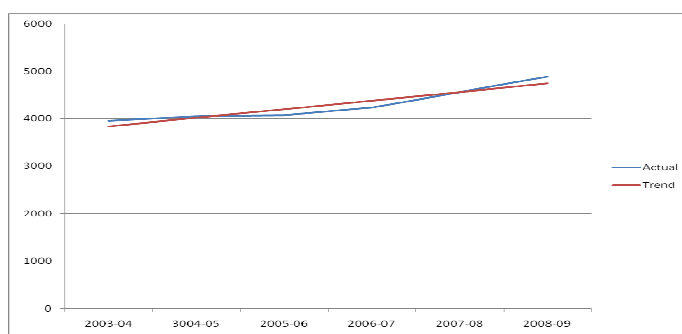
Trend values (Y_e) are to be calculated with the help of the following equation:

$$Y_e = a + bX$$

$$a = \frac{\sum Y}{N} = \frac{25746}{6} = 4291$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{3172}{17.5} = 181$$

LINEAR TREND OF MEMBERSHIP



When a graph is drawn to note the actual trend and the linear trend of the variable 'Membership', one can easily compare the actual data with the linear trend and thereby a full knowledge about the said variable can be obtained. The actual data and the trend line are shown in the graph I.

The linear trend is shown in dotted line and the actual trend in thick line. The graph enables to understand the positive growth of the actual and the trend values of the variable 'Membership' during the study period. It was expected that in the year 2009-10, the total number of members in the UCBs would be equal to 4925. The increase in the membership was nominal, but it should be appreciated in view of the stiff competition faced by the UCBs from the other commercial banks.

LINEAR TREND OF THE SHARE CAPITAL

The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the share capital relating to the UCBs Limited. Following table shows the linear trend of the share capital of the UCBs.

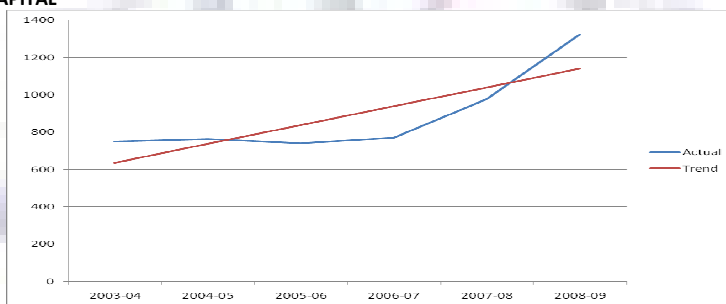
Trend values (Ye) are to be calculated with the help of the following equation:

$$Y_e = a + bX$$

$$a = \frac{\sum Y}{N} = \frac{5326}{6} = 888$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{1772}{17.5} = 101$$

LINEAR TREND OF SHARE CAPITAL



When a graph is drawn to note the actual trend and the linear trend of the variable 'Share Capital', one can easily compare the actual data with the linear trend and thereby a thorough knowledge about the said variable can be obtained. The actual data and the trend line are shown in the graph II. The linear trend is shown in dotted line and the actual trend in thick line. The graph enables to understand the positive growth of the actual and the trend values of the variable 'Share Capital' during the study period except in 2005-06. It was expected that in the year 2009-10, the total amount of share capital in the UCBs would be more or less 1,242. It should be noted that in the year 2008-09 itself, the share capital was more to the prediction for 2009-10 viz. Rs. 1,324. The growth shows the popularity of the bank among the people in the study area.

LINEAR TREND OF THE DEPOSITS

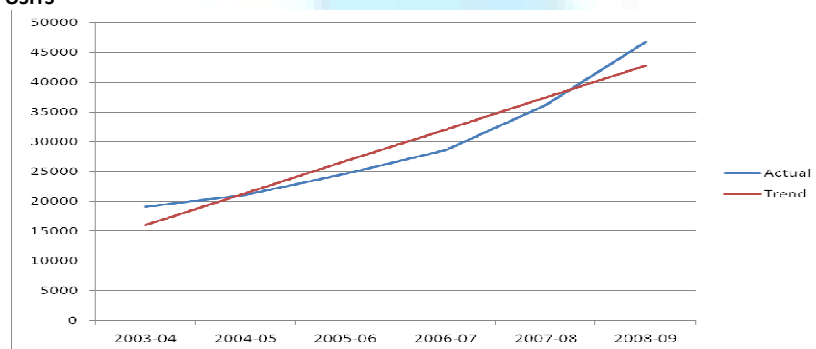
The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the deposits relating to the UCBs in Vellore District. The following table shows the linear trend of the deposits of the UCBs.

Trend values (Ye) are to be calculated with the help of the following equation:

$$Y_e = a + bX$$

$$a = \frac{\sum Y}{N} = \frac{176370}{6} = 29395$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{93569}{17.5} = 5347$$

LINEAR TREND OF DEPOSITS

When a graph is drawn to note the actual trend and the linear trend of the variable 'Deposits', one can easily compare the actual data with the linear trend and thereby a full knowledge about the said variable can be obtained. The actual data and the trend line are shown in the graph III. The linear trend is shown in dotted line and the actual trend in thick line. The graph enables to understand the positive growth of the actual and the trend values of the variable 'Deposits' during the study period. It was expected that in the year 2009-10, the total amount of deposits would be more or less Rs. 48,110 as per this trend. The UCBs should try to mobilize more deposits in future. During 2009-10, the UCBs could mobilize the required amount of deposits since the growth rate of deposits during the last six years had been very attractive.

LINEAR TREND OF LOANS AND ADVANCES OUTSTANDING

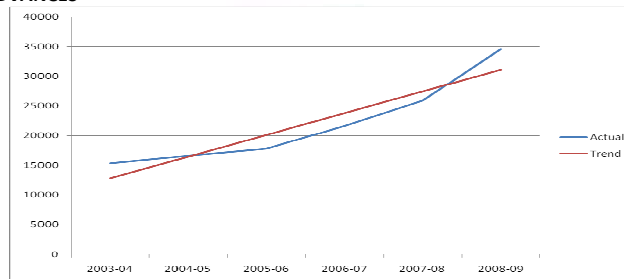
The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the loans and advances relating to the UCBs in Vellore District. The following table shows the linear trend of the loans and advances of the UCBs.

Trend values (Ye) are to be calculated with the help of the following equation:

$$Y_e = a + bX$$

$$a = \frac{\sum Y}{N} = \frac{131701}{6} = 21950$$

$$b = \frac{SXY}{SX^2} = \frac{63924}{3653} = 17.5$$

LINEAR TREND OF LOANS AND ADVANCES

When a graph is drawn to note the actual trend and the linear trend of the variable 'Loans and Advances', one can easily compare the actual data with the linear trend and thereby a thorough knowledge about the variable can be obtained. The actual data and the trend line are shown in the graph IV. The linear trend is shown in dotted line and the actual trend in thick line. The graph expose the positive growth of the actual and the trend values of the variable 'Loans and advances' during the study period. It was expected that in the year 2009-10, the total amount of loans and advances outstanding would be more or less Rs. 34,736,. To facilitates more loans and advances in 2009-10. The UCBs was expected to strengthen its own financial resources.

LINEAR TREND OF THE PROFITS EARNED BY THE BANK

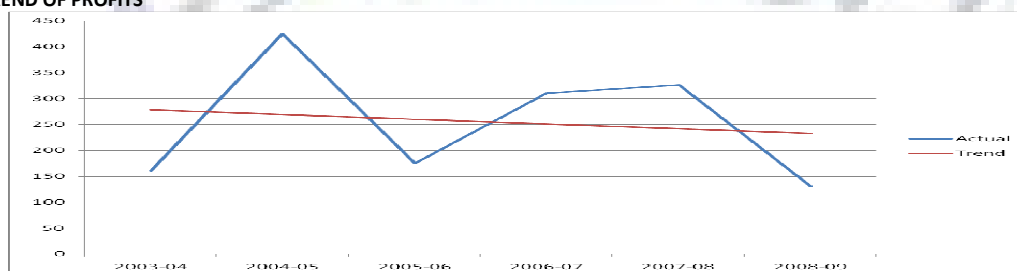
The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the amount of profits of the UCBs in Vellore District. The following table shows the linear trend of the profits earned by the UCBs.

Trend values (Ye) are to be calculated with the help of the following equation:

$$Ye = a + bX$$

$$a = \frac{SY}{N} = \frac{1528}{6} = 255$$

$$b = \frac{SXY}{SX^2} = \frac{-156}{17.5} = -9$$

LINEAR TREND OF PROFITS

When a graph is drawn to note the actual trend and the linear trend of the variable 'Profit', one can easily compare the actual data with the linear trend and thereby a complete knowledge about the said variable can be obtained. The actual data and the trend line are shown in the graph V. The linear trend is shown in the dotted line and the actual trend in thick line. The graph enables the researcher to understand the positive growth of the variable except in 1993-94 and in 2008-09. It was predicted that in the year 2009-10, the total net profit in the UCBs would be more or less Rs. 224. The Table 4.5 indicates the decline in profit for the two years i.e. 2005-06 and 2008-09. One of the reasons for the decline was the overdues and the other was the revision of pay scales in 2008-09 for the bank employees.

LINEAR TREND OF THE RESERVE FUND

The researcher considers the co-operative financial years 2003-04 to 2008-09 and obtains the linear trend of the position of the Reserve Fund relating to the UCBs in Vellore District. Following table shows the linear trend of the Reserve Fund of the UCBs:

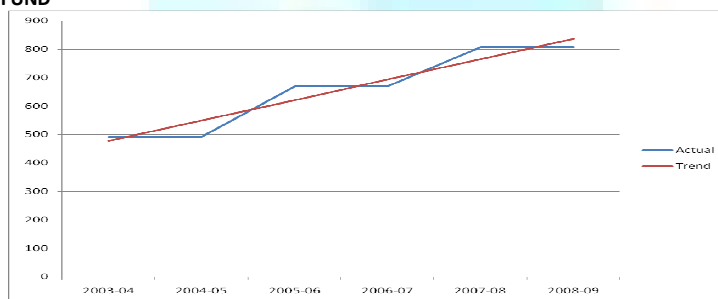
Trend values (Ye) are to be calculated with the help of the following equation:

$$Y_e = a + bX$$

$$a = \frac{\sum Y}{N} = \frac{3940}{6} = 657$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{1264}{17.5} = 72$$

LINEAR TREND OF RESERVE FUND



When a graph is drawn to note the actual trend and the linear trend of the variable 'Reserve Fund', one can easily compare the actual data with the linear trend and thereby a thorough knowledge about the said variable can be obtained. The actual data and the trend line are shown in the graph VI. The linear trend is shown in the dotted line and the actual trend in thick line. The graph enables the researcher to understand the positive growth of the actual and the trend values of the variable 'Reserve Funds' during the study period. It was anticipated that in the year 2009-10, the total amount of reserve fund in UCBs would be more or less Rs. 909.

FINDINGS

The financial statement analysis of the Urban Co-operative Banks (UCBs) has shown the significant progress made by the Bank during the study period. The UCBs has powers to organize and bring together the middle and working classes in the urban area of Vellore District. These banks are functioning independently and prospering well because of its efficient management. It is maintaining close and cordial relations with the public by providing credit and deposit facilities. At present, the UCBs has reached a stage where it could be thinking more effectively in helping the development of the other co-operative activities.

The aim of the present study is to analyze the financial assistance of the UCBs to the weaker sections of the society in Vellore District. The UCBs has done a marvelous job of not only providing the banking facilities but also the agency functions to its members. The healthy activities of the UCBs are highly commendable and the bank is in a position to give stiff competition to the other commercial banks in the urban area of Vellore District.

SUGGESTIONS

Based on the present study, the following suggestions are made:

1. The UCBs restricted its area of operation only to the people of the towns, in Vellore District. The limited area of operation does not permit the bank to carry on its works on a very large scale. Hence, the area of operation can be extended according to the progress achieved by the bank and the strength and financial stability of the Institution. It is suggested that the UCBs can be given freedom to fix its own area of operation. Such a wider area of operation will enable the bank to cater to the needs of a large number of salary earners, artisans, small businessmen and other weaker sections of the society.
2. The study reveals that the UCBs are not having locker facility to attract more customers. It is suggested that the bank should extend facilities and customer services such as provision for locker facilities, collection of bills, advisory services etc.
3. The UCBs Limited is in need of support from the State and Central Governments and from the Reserve Bank of India. The State Government should actively involve itself in the development of urban banks and should set up a cell to attend to the needs and problems of the urban bank. It must make necessary provision in annual plans for share capital assistance to the banks.
4. It is noteworthy to mention that the pigmy deposit and mini deposit schemes are the special features of the UCBs. It is suggested that the voluntary attitude of the sub staff in the mobilization of such deposits may be rewarded suitably. This in turn may strengthen the saving habits of the public at large.
5. This bank has to compete with the commercial banks and other financing institutions to attract customers. Hence, the productivity and efficiency of the bank depend upon the motivation of the staff. The employees of the bank must be given proper incentives and in addition must be given suitable training so that quality of the staff will move along with the current banking development.

CONCLUSION

To sum up, the study aims at the performance appraisal of the UCBs Vellore District, during the period 2003-04 to 2008-09 and it is concluded that the overall performance of the bank is good. It may be said that the UCBs are providing efficient customer service to the residents of the Vellore District. The overall past performance of the UCBs enables the researcher to come to the conclusion that the banks has a large scope for further development and expansion in future.

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