

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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ANALYSIS OF PROFITABILITY IN CENTRAL CO-OPERATIVE BANK: A STUDY ON BDCC BANK LTD., BIJAPUR

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ABSTRACT

The objective co-operative banks are provide loan and advances to its member and agriculture people to increase their standard of living and in same time the policy of the said banks increase the profitability position to maintain goodwill in the working area. For this purpose it is suggested that percentage of profit on investment maintains almost all same in every year. For the development of the Bank will increase their profit by proper utilization of all sources. In order to make bank financially sound, it has increase its income by rendering other services such as issue of bank drafts, discounting the Bills and Cheques etc and as the net worth ratio the net profits to the shareholder is in increasing and in decreeing trend, so that the management should adopt special policy to increase the profit by curtailing the expenses. As related to returns on equity share capital the result is almost in better way and bank should maintain in same way by increasing its business activity.

KEYWORDS

central co-operative bank, BDCC Bank Ltd., profitability analysis.

INTRODUCTION

Co-operatives are the organized group of people and jointly managed and democratically controlled institution. The main objective of co-operative banking sector is provide an service to the rural people and make them employable by providing loans and advance by collecting deposits .Profitability is the one of the key aspect of every financial institution to provide better service to the nation through proper utilization of resources available within the area. The stakeholder's reputation measured on the basis of retune made by the institution in time to time. The responsibility of every banking institution is using the resources in efficiently and effectively.

The progress of every Bank depends upon the performance made during the tenure by proper utilization of resources available within the bank and outside the bank through systematic uses of the Government schemes. If the profitability position of the Bank increasing year to year the solvency and reputation also increases .The study of profitability depends upon by observing financial statements which are prepared primarily for decision making.

The main objective of every business undertaking is to earn profits. A company should earn profit not only to survive but also to grow and expand. Profit ability reflects the final result of business operations. Profits are the measure of overall efficiency of a business. The profit and loss account and Balance Sheet are indicators of two significant factors of profitability and financial soundness .The profit and loss account and Balance Sheet are the basic statement of any institution to present the performance to users. The figures contained in in the financial statements are absolute and sometimes unconnected with one another. An absolute figure does not convey much meaning. Therefore much can be learn about a institution from careful examination of its financial statements.

The present study is devoted to an in depth analysis of some components of financial statements of Vijayapur District Co-operative Bank Ltd, Vijayapur and its use for decision- making. The observation and focus is made on by using ratios which is widely used technique for knowing the profitability of the Bank.

The Vijayapur District Central Co-operative Bank Ltd. is functioning in the Mumbai-Karnatka area. In recently Bijapur is renamed as Vijayapur. The VDCC Bank was established in the year 1919 to[provide more and more financial assistance to agriculture sector. Now a day it has extended its credit to other sector also. Before the year 2000-2001 the BDCC Bank Bijapur working under one district name as Bijapur than the BDCC Bank Bijapur separated From Bagalakot District. After division of 10 years the Bank maintains proper stability by providing services to their customers. During the year 2012-13 the Bank has own capital of Rs.141.31 Crores, Deposits of Rs.797.56 Crores with working capital of Rs.1414.10 Crores and the Bank has achieved the margin of profit of Rs.509.46 Lakhs after paying the tax to the Government. The Bank also follows schemes of the Government to provide better services to the nation. The BDCC Bank has 29 branches to extend the services to the customers and having 25002 members as on 31-03-2013.The Bank has awarded by the State Government recently for the best performance in the field of co-operative sector by providing financial assistance to agriculture and its allied activities. In this paper an attempt is made to know how the Bank has profitability position after providing all concessions and schemes of the State Government. As such the main of the Bank is not to earn profit but to sustain in the market the profitability is essential. Therefore the effort is made to know the profitability by adopting some ratios.

OBJECTIVES

The present study follows the following objectives

- To know the sources / Investments of the firm
- To study the assets employed
- To know EPS
- To study the Net Profit and Dividend position

METHODOLOGY

The study is mainly based on secondary data. The information has been collected from various audited annual books of accounts prepared and maintained by the bank and other relevant reports. The other sources of information have been collected from journals, books and websites, etc. This study covers a period of six years from 2007-08 to 2012-13. In order to analyze the data, statistical tools like ratios and percentages are used.

SIGNIFICANCE OF THE STUDY

The Bijapur District Co-operative Bank Ltd Bijapur is registered Under No-2483 as co-operative society Under Indian Co-operative Societies Act 1912. The BDCC Bank opened on 28th July 1919 .The bank has its registered office at Bijapur. In the event of any change, a notice of such change be given to the Registrar of Karnataka Co-operative Societies with in thirty (30) days. The main objective of the bank is to assist the rural co-operative to provide cheaper finance to agriculture. 1366 Variety of co-operative societies have got membership with the bank. Bank is accepting membership from 1919, Till date 7382 Customers become members of the Bank. The presently branch are functioning in rural areas catering to the needs of farming community, rural artisans and rural masses. The main Mission of Bijapur DCC Bank "To strive for socio-economic Development of the District by providing efficient financial services for Agricultural and Non-Agricultural activities based on Co-operative Principles." Further the study assumes significance in the context of globalization.

REVIEW OF LITERATURE

The researcher has carried out review of literature relating to the management of non-performing assets of various banks. Some of the important studies are presented hereunder:

It is concerned with the growth development of financial institution of in India based the financial performance exhibited through final accounts of institution the financial statements & performance is presented (through several) tools of financial analysis, that's evaluation of the financial performance & financial position by using the tools like, comparative statements, trend analysis, common size statements, ratio analysis's etc.some of the related literature of reviews as follows.

- (1) Hosamani (1995)¹ used various ratios to evaluate the performance of malaprabhas grameen bank in karnatraka. Profitability ratios were negative(-43%) due to higher burden ratio (3.11%) compare to speed(2.96%).
- (2) Pathania & Sharma (1997)² studied the working of himachal Pradesh state cooperative agricultural & rural development bank, which lends money on a long term basis for a variety of end users. The financial durability of the bank was measured & data were presented on long term financial strength, debt to equity ratio, fixed assets to net worth ratio, & current ratio. It was concluded that the financial position of the bank was not sound with liabilities exceeding equity.
- (3) Shankar entnal (1999)³ employrd financial ratio analysed for karimnagar district centerd co operative bank in AP,india financial rato relating to solvency,
- (4) Siddanti (1999)⁴ used various financial ratios to analyze financial performance if Indian forners fertilizers cooperative & opined that the current ratio of the institution between 1987-88 & 1997-98 was ranging from 2.52 as against the standerd norms of 2:1. The debt equity ratio during the period was between 1.05 & 1.07 as aginst norm of 1:1.
- (5) Patil(2000)⁵ used various financial ratios to evaluate the performance of primory cooperative agricultural rural development banks in dharawad distict of Karnataka. The study revealed that the current ratio was more than the unity , while the net worth & perfability ratios were negative for all the banks in the periods except for PCARDB dharawad .
- (6) Oobasish (2003)⁶ in his research paper relating to profitability is Indian commercial banks evaluated by using the liquidity pram etc. return performance expenses
- (7) Deepak(2004)⁷ evaluated the financial viability of primary agricultural cooperative society's (PACS) (1985-91) The economic reforms the two PACS selected represent class A % B socitys , respectively results showed a reduction in the operation. Efficiency of the selected PACS during the past reform period compared to the pre perform period. The selected PACS showed a decline in their current liabilities ratio rate of return on assets , return on owners , equity Q marginal efficiency of capital.
- (8) Suryan & velarcy(2005)⁸ in his resource paper he used various ratio to evaluate the performance of bankin pandicherry state co operative bank. Cost of management to wc ratio ,profit to W.C ratio , non interest to income ratio etc, are used from 1989-99 to 2002-03 & concluded that the cost of management & establishment expenses got reduced during the period.
- (9) Rajmohan & pasupathy (2009)⁹ the study relating to the performance evaluating of tamilanadu industrial co operative bank ltd and observed that the net profit reared a negative growth of 27.8% and if was suggested, wst ratio showed be until. Report on trend & progress of banking of india 2003-04 to 2008-09.
- (10) NAGARJ RC¹⁰ inoncial performance & health of DCC bank an evaluated in his paper evaluated the performance of DCC bank in india through ratios interest income has registered a continous increases during the study period 2003-04 to 2008-09 except during 205-06 & 2006-07 which in these year registered downward change. Interest income also increased 3.67% in 2004-05. With compare to the previous year 2003-04. The total of capital &liabilities increased from 125685 crores on 31.3 to 195684 crore by 31.3 on increases by 55.09% or by 69999 crores as concerned to net profit to shaere capital ratio reared vary low during the study period except year 2004-05 & 2008-09.
- (11) Anilkumar soni (2013)¹¹ evaluated various financial ratios of rajnandgon DCC bank the study reveled that debt equity ratio registered highest ratio that's 4.64 for the year 2008-09compared with 3.91 in 2009-10 and the ratio was lowest in 2010-11. The net worth position of the bank was positive during the year 2010-11 (0.1110 but it was low in the year 2009-10(0.068) it shows that profit level was low relation to net worth ratio.

ANALYSIS

NET PROFIT AND TOTAL INVESTMENT

The financial position of every firm is judged on the basis of net profit earned by it on its total investments. The sustainability of every firm is purely depends upon its profitability. Therefore profitability plays very important role in the solvency of the banks. The following table shows the percentage of net profit to total investment over the last five years. The total investments mean total all assets.

NET PROFIT AND TOTAL INVESTMENT

TABLE 1

Year	Total Investments	Net Profits	% OF PROFIT TO TOTAL INVESTMENTS
2008-09	74447.78	265.02	0.35
2009-10	80731.99	270.51	0.33
2010-11	101550.63	326.74	0.32
2011-12	126526.70	443.00	0.35
1012-13	149853.49	509.45	0.34

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The above table clearly shows that the net profit earned on its investments is almost same in every year. For growth of every firm's net profit on investment should be adequate. The major reason for this is, due to the service objective of the bank which primarily concentrates on agriculture credit rather than commercial.

NET WORTH RATIO

Return on shareholders' investment, popularly known as ROI or return on shareholder or proprietors' funds is the relationship between net profit (after interest and tax) and the proprietors' funds.

This ratio is one of the important ratios used for measuring the overall efficiency of a firm. As the primary objective of business is to maximize its earnings, this ratio indicates the extent to which this primary objective of business is being achieved.

RETURN ON SHAREHOLDER'S FUNDS

TABLE 2

Year	Net Profit	Shareholder's Fund	% of profit on shareholder funds
2008-09	634.26	6184.12	10.26
2009-10	444.02	6454.07	6.88
2010-11	1215.47	7202.31	16.88
2011-12	694.97	8245.63	8.43
2012-13	929.52	9490.44	9.79

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The above table reveals that the return on shareholder is decreasing in the year 2009-10 By 10.26 to 6.88 and it is again increasing highly in the year 2010-11 by 16.88 again decreasing 8.43, all these shows that variation is taken place due to changes in banking policy.

RETURN ON EQUITY CAPITAL

In real sense, ordinary shareholders are the real owners of the company. They assume the highest risk in the company. Preference shareholder has a preference over shareholders in the payment of dividend as well as capital. Shareholder get dividend in different rate depends upon profits varies from year to year. Thus,

shareholders are more interested in the profitability of a company and the performance of a company should be judged on the basis of return on equity capital of the company. It is calculated as under.

RETURN ON EQUITY CAPITAL

TABLE 3

Year	NET PROFIT	EQUITY SHARE CAPITAL.	PERCENTAGE
2008-09	634.26	2237.36	28.35
2009-10	444.02	2315.66	19.17
2010-11	1215.47	2871.92	42.32
2011-12	694.97	3603.46	19.29
2012-13	929.52	4513.49	20.59

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The above table shows that the ratio of Net Profit to Equity Share Capital is almost all increasing but in the year 2009-10 and 2011-12 it stood as 19.20. The return on shareholder is decreased due to variation net profit by observing high expenses. But the return on shareholder shows that in good position.

EARNINGS PER SHARE

TABLE 4

Year	NET PROFIT	NO OF EQUITY SHARES	PERCENTAGE
2008-09	634.26	475846	0.13
2009-10	444.02	629964	0.07
2010-11	1215.47	2871927	0.04
2011-12	694.97	3603460	0.02
2012-13	929.52	451349	0.21

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The table clearly reveals that, the Earning per Share on Equity shares almost all decreasing from 2009-10 to 2011-12 and again it increases to 0.21 %, it means that bank should maintain their expenses properly

RETURN ON CAPITAL EMPLOYED

It establishes the relationship between profits and the capital employed. It is the primary ratio and is most widely used to measure the overall profitability and efficiency of business. The term capital employed refers to the total of investment made in a business and can be defined in a number of ways. The three most way widely used definitions of this term are;

- Gross capital employed
- Net capital employed
- Proprietors' net capital employed

For the study purpose, only net capital employed method is considered to analyze the return on capital employed.

Net capital employed means total assets used in a firm minus current liabilities.

RETURN ON CAPITAL EMPLOYED

TABLE 5

Year	NET PROFIT	NET CAPITAL EMPLOYED	PERCENTAGE
2008-09	634.26	46910.67	1.35
2009-10	444.02	60253.43	0.74
2010-11	1215.47	71554.18	1.70
2011-12	694.97	87384.01	0.80
2012-13	929.52	97021.61	0.96

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The table above clearly reveals that Net Profit on Capital Employed is 1.35% in the year 2008-09 and it decreases 0.74 in the year 2009-10 and almost remaining all years shows that variation in the return on the capital employed

DIVIDEND PER SHARE

Shareholders are the real owners of a firm and they are interested in real sense in the earnings distributed and paid to them as dividend.

Dividend per share = dividend declared to shareholder / No of equity shares.

TABLE 6

Year	DIVIDEND DECLARED	NO OF EQUITY SHARES	RATIO
2008-09	10378034	475846	21.81
2009-10	11629280	629964	18.46
2010-11	13584571	2871927	4.73
2011-12	11968249	3603460	3.32
2012-13	19504410	451349	43.21

Sources: Compiled from the annual reports of BDDCC Bank Ltd. Bijapur from 2008-09 to 2012-13.

The above table reveals that the dividend to shareholder high during the year 2008-09 and in 2009-10 and it is good to the shareholder point of view, where as in the year 2010-11 to 2011-12 almost in decreasing. The management should take necessary steps to in its profit but again in the year 2012-13, dividends per share are increased.

SUMMARY AND CONCLUSIONS

The objective co-operative banks are provide loan and advances to its member and agriculture people to increase their standard of living and in same time the policy of the said banks increase the profitability position to maintain goodwill in the working area. For this purpose following suggestions are recommended based on the analysis of the study.

- The percentage of profit on investment maintains almost all same in every year. For the development of the Bank will increase their profit by proper utilization of all sources. In order to make bank financially sound, it has increase its income by rendering other services such as issue of bank drafts, discounting the Bills and Cheques etc.
- As concerned to net worth ratio the net profits to the shareholder is in increasing and in decreasing trend, so that the management should adopt special policy to increase the profit by curtailing the expenses.
- As related to returns on equity share capital the result is almost in better way and bank should maintain in same way by increasing its business activity.

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