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WORKING OF DCCBS IN INDIA: A STUDY

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ABSTRACT

A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Cooperative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.). Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance. Present paper attempts to examine the growth of DCCBs in India through selective indicators, it analyzes the Deposits, Credits and C/D Ratios of DCCBs. This paper also studies the growth of investment, working Capital and Cost of Management position in DCCBs. To achieve the objectives of the paper data has been collected from various secondary sources and analyzed by using various statistical tools.

KEYWORDS

Credit, Deposit, Cooperative Bank, District Central Cooperative Banks, (DCCBs), Interest.

INTRODUCTION OF CO-OPERATIVE BANKS

A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Co-operative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.). Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance. In most countries, they are supervised and controlled by banking authorities and have to respect prudential banking regulations, which put them at a level playing field with stockholder banks. Depending on countries, this control and supervision can be implemented directly by state entities or delegated to a co-operative federation or central body. Co-operative banking is retail and commercial banking organized on a co-operative basis. Co-operative banking institutions take deposits and lend money in most parts of the world. Cooperative banking, includes retail banking, as carried out by credit unions, mutual savings and loan associations, building societies and co-operatives, as well as commercial banking services provided by manual organizations (such as co-operative federations) to co-operative businesses.

The structure of commercial banking is of branch-banking type; while the co-operative banking structure is a three tier federal one as follows,

1. A State Co-operative Bank works at the apex level (i.e. works at state level).
2. The Central Co-operative Bank works at the Intermediate Level. (ie. District Co-operative Banks Ltd. works at district level)
3. Primary co-operative credit societies at base level (At village level)

OBJECTIVES OF THE STUDY

Following are the Objectives of study:

- 1) To examine the growth of DCCBs in India through selective indicators
- 2) To analyze the Deposits, Credits and C/D Ratios of DCCBs.
- 3) To study the growth of investment by DCCBs in India.
- 4) To understand the working Capital and Cost of Management position in DCCBs.

RESEARCH METHODOLOGY

Methodology describes the research route to be followed, the instruments to be used, universe and sample of the study for the data to be collected.

SAMPLE OF THE STUDY

This paper is an attempt to study the financial performance of the DCCBs. These banks were purposely selected for the study, keeping in view their role and involvement in shaping the economic condition, especially in terms of Number of banks, Branch offices, Membership, Employees, Deposits, Credits, CD Ratios, Working Capital, Cost of Management and Investments.

LIMITATIONS OF THE STUDY

The present paper studies only the average performance of the District Central Cooperative Banks in India. However, the results may not be proved similar in case of individual bank's study. The present study considers the performance of DCCBs only 11 years period from 2001-02 to 2011-12.

DATA IN TOOLS

The present study is mainly based on secondary sources drawn from National Federation of State Cooperative Banks Ltd (NFSCOB) reports, RBI bulletin and other web sites, papers, books and journals relating to Co-operative banking sector. Data were collected for period of 11 years from 2001-02 to 2011-12. For analysis of the data, statistical tool (Trend analysis) has been used to arrive at conclusion in a scientific way.

ANALYSIS OF THE STUDY

The establishment of central cooperative banks (DCCBs) at the district level was to serve as a link between the ultimate credit disbursing outlets, viz., Primary Agricultural Credit Societies (PACS) at the base level, District Central Cooperative Banks (DCCB) at the intermediate level and State Cooperative Banks (SCB) at the apex level. The details of growth of DCCBs in India are depicted in table-1.

TABLE -1: GROWTH OF DCCBS IN INDIA

Year	No. of DCCBs	No. of offices	Total Membership
2001-02	371	13068	1837433
2002-03	366 (-1.35)	12956 (0.86)	2183731 (18.85)
2003-04	368 (-0.81)	12933 (-1.03)	2149071 (16.96)
2004-05	368 (0.00)	12858 (-1.61)	2145876 (16.78)
2005-06	370 (-0.27)	12991 (-0.59)	2267850 (23.42)
2006-07	371 (0.00)	12928 (-1.07)	3264849 (77.68)
2007-08	372 (0.27)	13151 (0.63)	3396881 (84.87)
2008-09	373 (0.54)	13233 (1.26)	3528802 (92.05)
2009-10	372 (0.27)	13181 (0.86)	3975660 (116.37)
2010-11	371 (0.00)	13327 (1.98)	3146070 (71.22)
2011-12	371(0.00)	13495 (3.26)	3659385 (99.16)

Source; NAFSCOB Reports, Base Year; 2001-02.

INTERPRETATION

The above table reveals that, the growth of DCCBs in terms of number of banks, Offices and Membership. In terms of number of banks they have negative growth from 2002 to 06 and there is a fluctuating from 2007 to 2012. Similarly number of offices also have decreased growth up to 2006-07, from 2008-09 there is a positive fluctuating growth. In case of membership in DCCBs have been increased to 116.37% with the membership of 3146070 (thousands) in 2009-10 when compare to 2001-02 with the membership of 1837433 (thousands). There is a decrease in membership in 2011-12 with 3659385 (thousands) with a percentage of 99.16.

TABLE – 2: TREND OF CAPITAL, RESERVES AND BORROWINGS OF DCCBS IN INDIA (RS. IN LAKHS)

Year	Capital	Reserves	Borrowings
2001-02	338800	792982	1827605
2002-03	357680 (5.57)	967591 (22.02)	1923847 (5.27)
2003-04	381003 (12.46)	1120824 (41.34)	2112810 (15.6)
2004-05	411547 (21.47)	1267286 (59.81)	2155710 (17.95)
2005-06	451147 (33.16)	1408294 (77.59)	2320213 (28.36)
2006-07	505813 (50.47)	1550512 (95.52)	2794060 (52.88)
2007-08	582923 (72.05)	1643573 (107.26)	3053334 (67.07)
2008-09	607141 (79.2)	1780801 (114.57)	2847764 (55.82)
2009-10	777653 (129.53)	2013296 (153.88)	3035483 (66.09)
2010-11	725768 (114.22)	2069202 (160.94)	3910116 (113.95)
2011-12	818892 (141.70)	2292034 (189.04)	5048131 (176.22)

Source; NAFSCOB Reports, Base Year; 2001-02

INTERPRETATION

The above table analyzed the funds of DCCBs and their trend in terms of Capital, Reserves and Borrowings. The amount of capital is 338800 Lakhs in 2001-02, it has been gradually increased and reached 818892 Lakhs in 2011-12 with a percentage of 141.70 (241.70-100). In case of reserves, they are 792982 lakhs in 2001-02 where as in 2011-12 it was recorded 2292034 lakhs with 189.04% (289.04-100) growth trend. The borrowings are collected by the banks to meet the short term and long term credit needs. The borrowings of DCCBs in India during the year 2001-02 are 1827605 lakhs, the growth of borrowings have fluctuating growth according to the credit needs of the bank, finally the borrowings are recorded 5048131 lakhs in the year 2011-12 with 176.22% (276.22-100) growth.

TABLE – 3: DEPOSITS, CREDITS AND C.D RATIOS OF DCCBS IN INDIA (RS.IN LAKHS)

Year	Deposits	Loan outstanding	C/D Ratio (%)
2001-02	6679721	5050214	75.6
2002-03	7239443 (8.37)	5282006 (4.59)	72.96
2003-04	7688452 (15.10)	5485187 (8.61)	71.34
2004-05	8049350 (20.50)	6155483 (21.89)	76.47
2005-06	8665222 (29.72)	6548656 (29.67)	75.57
2006-07	9218136 (38.00)	8545975 (69.22)	92.71
2007-08	10599372 (58.68)	9597423 (90.04)	90.55
2008-09	12372182 (85.22)	9720682 (92.48)	78.67
2009-10	14630314 (119.03)	10499715 (107.91)	71.76
2010-11	16130882 (141.49)	12279548 (143.15)	76.12
2011-12	17682238 (164.72)	14476115 (186.64)	81.87

Source; NAFSCOB Reports, Base Year; 2001-02

INTERPRETATION

The above table has been depicted that during the 2001-02 the Deposits are registered Rs. 6679721 Lakhs it has been increased to Rs.17682238 Lakhs in 2011-12. The mobilization of deposits have been increased gradually during the study period, Whereas credit deployment of DCCBs in India is just Rs.5050214 Lakhs in 2001-02, it has been increased to an amount of 14476115 Lakhs in the year 2011-12. These banks are Service oriented institutions which supply Credits to industry, trade and commerce, agriculture in the form of loans and advances for their smooth functioning. While, the proportion of the Credit deployed to the deposit mobilized, popularly known as C/D Ration, is one of the Parameter to assess the performance of a bank. The C/D Ratio of a bank in general, indicates the extent to which the depositor's money is invested in credit. The Credit Deposit Ratio of DCCBs from 2002 to 2011 is shown a fluctuating trend. The highest C/D Ratio of the banks estimated with 92.71% in 2006-07 and the lowest C/D Ratio 71.76% is recorded in the year 2009-10.

TABLE – 4: COST OF MANAGEMENT PER EMPLOYEE AND PERCENTAGE OF COST OF MGT TO WORKING (RS. IN LAKHS)

Year	Working Capital	Cost of Mgt.	No. of Employees	Cost of Mgt. per Empl.	Cost of Mgt. to WC
2001-02	10202039	289834	113088	2.56	2.84
2002-03	10909239	323702	110078	2.94	2.96
2003-04	11890531	334579	110058	3.04	2.81
2004-05	12263289	368012	109124	3.37	3.00
2005-06	13124185	301304	105885	2.84	2.29
2006-07	14608363	377984	91768	4.12	2.59
2007-08	16813752	374876	90035	4.16	2.23
2008-09	18403787	422724	89259	4.74	2.30
2009-10	20691844	443737	87554	5.07	2.14
2010-11	23543070	530745	87928	6.04	2.25
2011-12	25730623	586488	85996	6.82	2.28

Source; NAFSCOB Reports

INTERPRETATION

Cost of Management of District Central Co-operative Banks includes salaries and other operating expenses. It is a parameter of the bank to measure the efficiency, the cost of management per employee decreases it is good sign, the bank is utilizing its resources effectively. If it increases we can say that the bank is not properly utilizing its resources and the performance that bank not good. The Cost of management of DCCBs is shown in table no.4 it revealed that the cost management per employee has been increasing constantly year by year from Rs.2.56 lakhs (2001-02) to 6.82 lakhs (2011-12). With regards to the percentage of cost management to working capital, it has been fluctuating from 2.14% to 3% during the study period. The lowest percentage was recorded in the year 2009-10 with 2.14% and the highest percentage was recorded in the year 2004-05 with 3%.

TABLE – 5: GROWTH OF INVESTMENTS BY INDIAN DCCBS (RS.IN LAKHS)

Year	Investments
2001-02	2831959
2002-03	3113877 (9.95)
2003-04	3567729 (25.98)
2004-05	3478322 (22.82)
2005-06	3712739 (31.10)
2006-07	4079112 (44.04)
2007-08	4824662 (70.36)
2008-09	6104124 (115.54)
2009-10	7562446 (167.03)
2010-11	7562446 (167.03)
2011-12	9021018 (218.54)

Source; NAFSCOB Reports, Base Year; 2001-02

INTERPRETATION

The District Central Co-operative Banks have been investing its funds in different investment avenues. The details of investment by DCCBs are investment in Govt Securities, Other trustee securities, purchasing the Debentures of Land Development Banks, fixed deposits and other investments. The table- 5 depicted growth pattern of investment by DCCBs, the investment in 2001-02 is Rs.2831959 lakhs and it has been increased gradually year by year and recorded Rs.9021018 lakhs in the year 2011-12 with a growth rate 218.54 (318.54-100.00).

CONCLUSIONS

The financial performance of the District Central Co-operative banks in India is analyzed using trend analysis. From the above analysis, it is concluded that the growth of No. of DCCBs and their branches have negative trend up to certain period later there is negligible positive trend where as the membership in cooperatives have been increasing. The capital, reserves, and borrowings increased almost double during the study period, with a nominal percentage of variation. The cooperative banks have been maintaining on an average 78.15% of C/D ratio. The cost of management per employee has been increasing during the study period due to decrease in number of employees, the management of DCCBs have to concentrate on cost of management. The DCCBs have been showing maximum growth in investment. It is suggested that government should formulate specific policies and they should be implemented for the upliftment of District Central Cooperative Banks in India. DCCBs should try to upgrade technology and should formulate customer friendly policies to face competition with commercial banks.

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