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FINANCIAL PERFORMANCE OF DISTRICT CENTRAL CO-OPERATIVE BANKS (DCCBs) IN HARYANA

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LOHAR MAJRA

ABSTRACT

Agriculture sector plays a strategic role in the process of economic development. Agriculture is the backbone of the Indian economy because agriculture is the largest and oldest economic activity in the world which provides the basic intergradient to mankind and raw material for industrialization. For the development of agriculture, modernization of agriculture is very important. In the modernization of agriculture credit play an important role. As the World Bank describes, "Credit is often a key element in the modernization of agriculture". In India, agriculture loans are mostly provided by co-operative banks, commercial banks, regional rural banks etc. Among these co-operative banks play an important role in the rural credit. So an attempt has been made in this paper to study the role and financial position of district central co-operative banks in Haryana.

KEYWORDS

Co-operative banks, agriculture finance.

INTRODUCTION

The word co-operation is derived from the Latin word "cooperate" and its elementary sense it simple means 'working together'. The principle of co-operation is as old as human society. It is truly the basis of domestic and social life. With the passing of co-operative credit society act 1904, the great efforts have been done by the officials to eliminate the peculiar problems of farmers and common public. Since the last few years the speed of co-operative credit institution has drastically changed due to the competition from commercial banks, undue intrusion of political parties and failure of many co-operative banks.

A co-operative bank is a financial entity which belongs to its members, 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 in India have been assigned the distinct role viz. to serve up the rural poor masses by advancing timely and easy credit and to mobilize small savings. Currently out of 372 total district central co-operative banks (DCCBs) in India and 19 DCCBs operating under four division in Haryana.

OBJECTIVES OF THE RESEARCH STUDY

1. To study the role of central co-operative banks in Haryana in agriculture financing.
2. To examine the financial position and the efficiency of DCCBs in Haryana.
3. Analyze the performance of central co-operative banks and make suggestions for the better performance of banks.

RESEARCH METHODOLOGY

The study has been carried out to examine the role of district central co-operative banks of Haryana in agriculture financing for the selected years (2001-02 to 2012-13). The present study is based on secondary statistics which is utilized for evaluating the performance and power of banks. The secondary data has been collected from the annual reports of HARCO banks and the statistical abstract of Haryana and websites of banks.

REVIEW OF LITERATURE

Singh (1977) study entitled, "Organization and management of co-operative agro-industries in Haryana" examined the working results, financial position, organization and management of co-operative, agro-processing industries in Haryana. Lack of co-operative education and too much interference by the state Govt. were most important findings of the study.

Caucasian (1992) pinpointed that by joint efforts of the supervision of the district Central Bank, the officers and secretaries of the Primary Societies and the employees of Govt. of Tamil Nadu, the Periyal district Central Co-operative Bank was able to achieve top position in the State in recovery performance of crop loan advances

Dayanandan and Kumar (1993) evaluated the performance of Central Cooperative Banks of Kerala state. They found that though the central cooperative banks achieved better performance in terms of share capital, membership, deposits and reserve funds, there was no corresponding achievement in the net profits during the study period. The reason was high over dues of the banks.

Gurumoorthy (1995) pinpointed in his research work, the role of co-operative in rural development. He suggested that members should be motivated and guided in the proper way not only to utilize the benefits of the co-operative societies but also to make the societies financing viable by repaying the loan in time Jain (2001) has done a comparative performance analysis of district central co-operative banks (DCCBs) of western India, namely Maharashtra, Gujarat and Rajasthan and found that DCCBs of Rajasthan have performed better in profitability and liquidity as compared to Gujarat and Maharashtra.

Prasuna (2001) found that some of the major problems that are immediately identified with the co-operate banks. These are inadequate enter norms, absence of banking, lack of professional management, politicizing of management absence of proper supervision mechanism that damage. He also made several suggestions to control on the above said problems likewise less political interference and strictly follow the prudential norms of banking by co-operative credit institutions

Singh and Singh (2006) studied the fund management in the District central co-operative banks (DCCBs) of Punjab with special references to the analysis of financial margin. It noted that a higher proportion of own funds and the recovery concerns have resulted in the increased margin of the central co-operative banks and thus had a larger provision for non-performing assets.

Singh, V. (2008) appraised the financial performance of the Rohtak Central Cooperative bank Ltd. (Haryana). He analyzed the deposits, advances and profitability position the bank. He found that the aggregate deposits of the bank increased with low growth rate and bank did not make good performance in terms of credit advanced to the beneficiaries.

DISTRICT CENTRAL CO-OPERATIVE BANKS (DCCBs) IN HARYANA

Central co-operative banks work like a middleman between HARCO bank (state level) at the top and the primary co-operative credit (village level) at the bottom. DCCBs act as intermediary institutions for short & medium-term Cooperative credit structure. These banks are mostly situated at the district headquarters and the sub -division towns in the state .There are 19 DCCBs with 595 branches working in the state Haryana.

TABLE 1: LIST OF CCBS WITH NUMBER OF BRANCHES AS ON 31ST MARCH 2013

S. No.	Name of CCB	Branches
1	Ambala central cooperative bank	28
2	Bhiwani central cooperative bank	40
3	Faridabad central cooperative bank	32
4	Fatehabad central cooperative bank	29
5	Gurgaon central cooperative bank	38
6	Hisar central cooperative bank	46
7	Jhajjar central cooperative bank	24
8	Jind central cooperative bank	33
9	Karnal central cooperative bank	44
10	Kaithal central cooperative bank	29
11	Kurukshetra central cooperative bank	36
12	Mahendargarh central cooperative bank	21
13	Panchkula central cooperative bank	13
14	Panipat central cooperative bank	22
15	Rewari central cooperative bank	27
16	Rohtak central cooperative bank	25
17	Sirsa central cooperative bank	41
18	Sonepat central cooperative bank	35
19	Yamunanagar central cooperative bank	32
	Total	595

Source: Reports of HARCO Bank

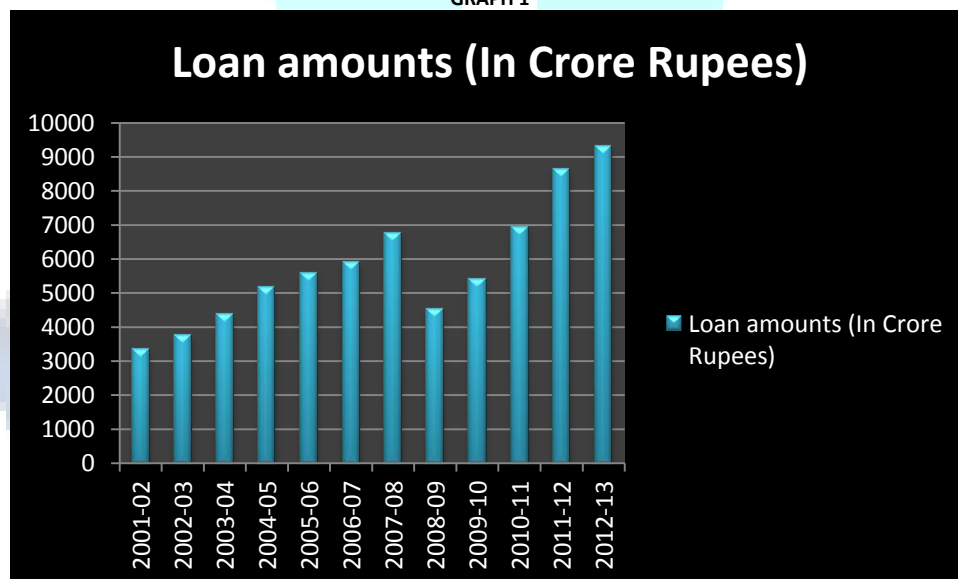
The above table evidently states that there were 595 branches of CCBS operating in the state as on 31st March, 2013. Hisar CCB, Karnal CCB, Sirsa CCB, and Bhiwani CCB had more number of branches than other CCBS in the state.

TABLE 2: YEAR WISE DETAIL OF LOANS ADVANCED BY CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Loan amounts (In Crores Rupees)
2001-02	3339.58
2002-03	3741.35
2003-04	4355.08
2004-05	5170.31
2005-06	5564.5
2006-07	5923.25
2007-08	6757.32
2008-09	4544.18
2009-10	5410.34
2010-11	6932.65
2011-12	8619.29
2012-13	9301.06

Source: Reports of Harco bank

GRAPH 1



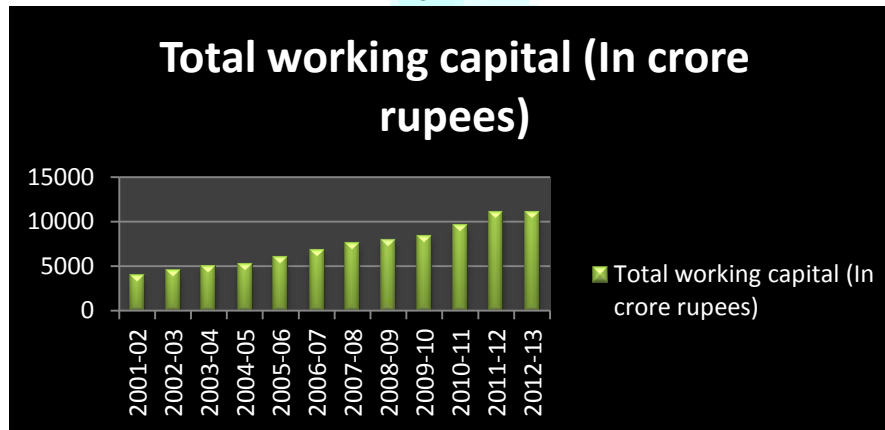
The above table and graph reveal that the amount of loans provided by the DCCBs is increasing during the study period. The loan issued by banks was 3339.58 crore in 2001-02 which increased to 9301.06 crore in 2012-13. Thus it may be concluded that banks have been following moderate loan advance policies for agriculture sector.

TABLE 3: YEAR WISE DETAIL OF TOTAL WORKING CAPITAL OF CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Total working capital (In crores rupees)
2001-02	3943.5
2002-03	4468.69
2003-04	4912.28
2004-05	5276.19
2005-06	5956.6
2006-07	6794.91
2007-08	7546.91
2008-09	7954.17
2009-10	8365.8
2010-11	9596.99
2011-12	11025.6
2012-13	11105.48

SOURCE: REPORTS OF HARCO BANK

GRAPH 2



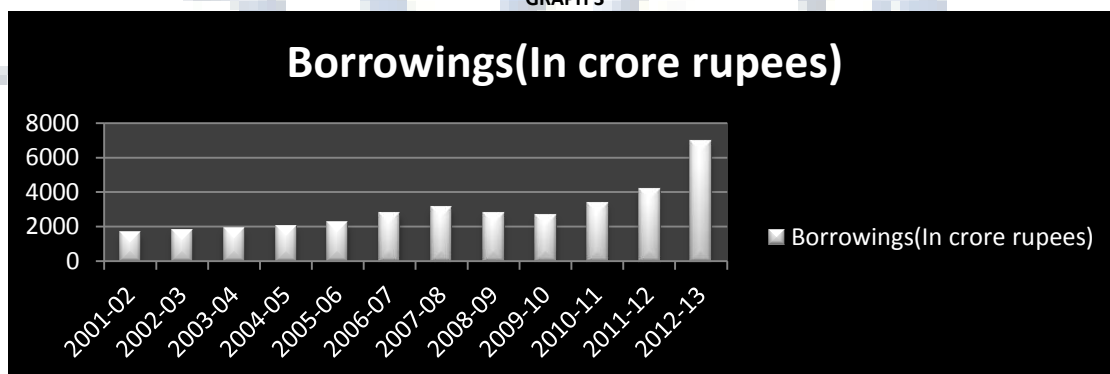
The above table and graph highlights the working capital of DCCBs in Haryana. The working capital of banks is increasing every year during the study period. The total working capital was 3943.5 crore in 2001-02 which increased 11105.48 crore in 2012-13.

TABLE 4: YEAR WISE DETAIL OF TOTAL BORROWINGS OF CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Borrowings (In crore rupees)
2001-02	1653.41
2002-03	1805.03
2003-04	1870.31
2004-05	2028.86
2005-06	2202.83
2006-07	2761.84
2007-08	3095.24
2008-09	2772.17
2009-10	2651.21
2010-11	3366.27
2011-12	4146.76
2012-13	6928.41

Source: Reports of HARCO Bank

GRAPH 3



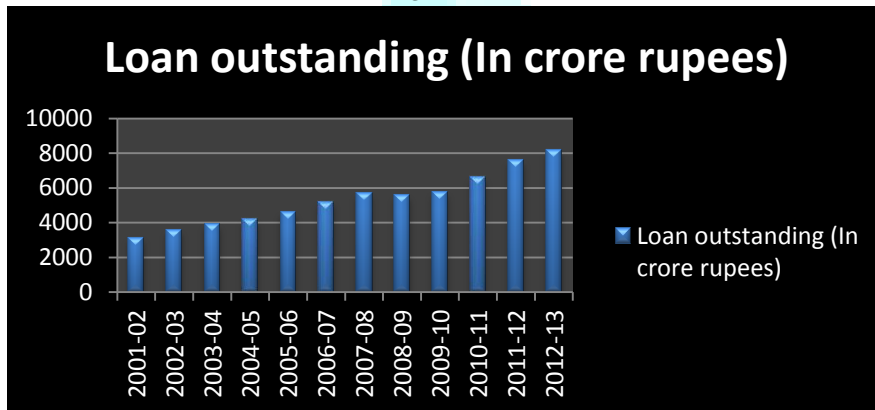
The above table and graph shows the degree of borrowing of banks in preceding year. It is shown from the above table that the total borrowing of banks which were Rs. 1653.41 crore in 2001-02 has increased to 6928.41 crore in 2012-13. This shows that the short term agriculture has played a leading role in agriculture sector. The banks also prefer to advance short term loans to farmers.

TABLE 5: YEAR WISE DETAIL OF LOAN OUTSTANDING OF CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Loan outstanding (In crore rupees)
2001-02	3131.48
2002-03	3559.94
2003-04	3860.63
2004-05	4143.68
2005-06	4581.3
2006-07	5176.6
2007-08	5661.68
2008-09	5540.88
2009-10	5735.07
2010-11	6595.8
2011-12	7561.64
2012-13	8163.41

Source: Reports of HARCO Bank

GRAPH 4



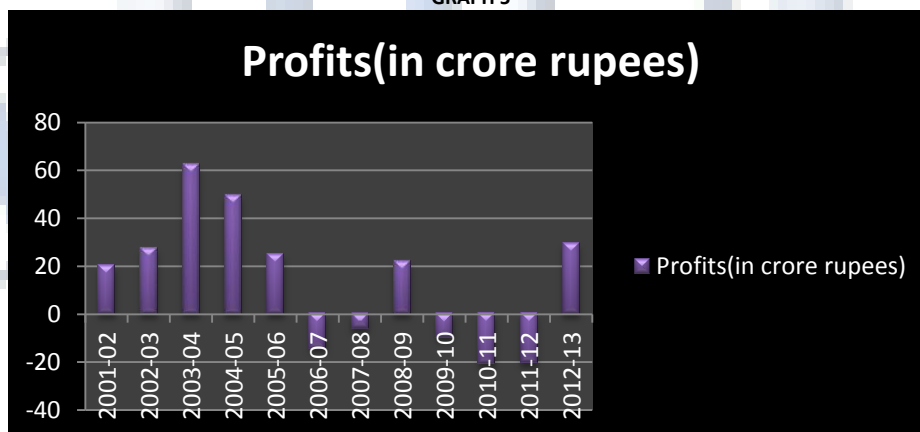
The above table and graph depicts the loan outstanding of DCCBs in Haryana. The total loan outstanding was 3131.48 crore in 2001-02 which increased to 8163.41 crore in 2012-13. This shows that the loan outstanding is increasing every year. It is not good sign because higher loan outstanding will affect the performance of banks.

TABLE 6: YEAR WISE DETAIL OF PROFITS OF CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Profits (in crore rupees)
2001-02	20.33
2002-03	27.37
2003-04	62.13
2004-05	49.64
2005-06	25.16
2006-07	-14.18
2007-08	-5.94
2008-09	22.03
2009-10	-9.66
2010-11	-20.8
2011-12	-20.16
2012-13	29.28

Source: Reports of HARCO Bank

GRAPH 5



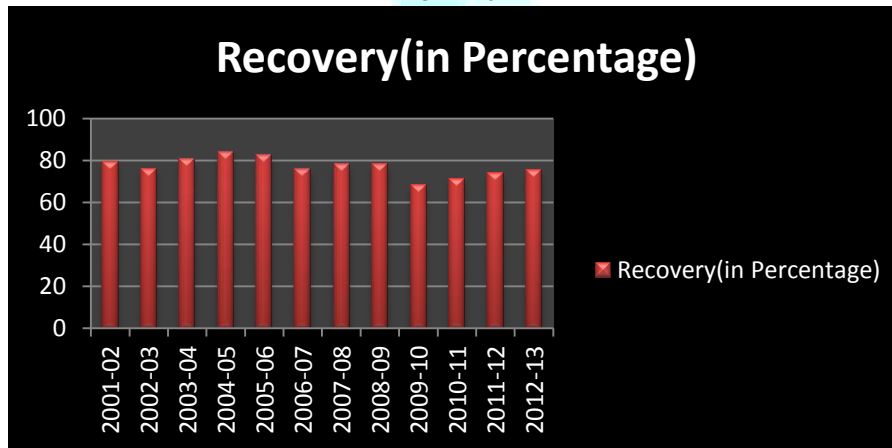
The above table and graph depicts the profits of the banks which shows the fluctuations in profits over the period of time. The total profit was 20.33 crore in 2001-02 which increased to 29.28 crore in 2012-13. The profit was higher in 2003-04 (62.13 crore) and lowest was in year 2011-12 (-20.16). Thus it may be concluded that there has been fluctuations in profits of DCCBs in Haryana. But this is not a good sign because the performance of a bank depends also on its profits.

TABLE 7: YEAR WISE DETAIL OF RECOVERY POSITION OF CENTRAL CO-OPERATIVE BANKS OF HARYANA

Year	Recovery(in Percentage)
2001-02	79.26
2002-03	75.46
2003-04	80.56
2004-05	83.77
2005-06	82.14
2006-07	75.3
2007-08	78.07
2008-09	78.09
2009-10	67.89
2010-11	70.81
2011-12	73.74
2012-13	75.12

Source: Reports of HARCO Bank

GRAPH 6



The above table and graph shows the recovery position of DCCBs in Haryana. The performance of a bank depends upon its recovery position. The recovery of DCCBs was 79.26% in 2001-02 which decreased to 75.12% in 2012-13. The recovery% shows fluctuations during the study period. The DCCBs should try to find out the reasons behind the lower recovery and try to remove these reasons.

CONCLUSION AND SUGGESTIONS

The co-operative credit institutions being leader in rural and agriculture financing proved their worth at various stances and particularly when the Indian economy is recognized as rural economy worldwide. The DCCBs play an important role in the co-operative credit institutions. But the financial position of DCCBs is not so good in Haryana because there have been fluctuations in profits over the period of time. The reasons behind this weak performance were mismanagement, underutilization of resources, improper investment, improper capital structure, inadequate cash availability and lack of innovative products, so there is great need of change in the vision and strategies in these banks for better service to the people of the country. The DCCBs should draw up a programme of rehabilitation and efforts should be made to recover overdue by all possible methods. The borrowings societies should recover their loans from the members and pay it back to the central co-operative banks. The banks should be given loans in installment and proper link should be established between advancing and repayment of loans with sowing and harvesting seasons. The banks should also provide other funds which can be used at the time of emergency. The state govt. and NABARD need to pay more attention in providing the loans to small and marginal farmers without any delay. The banks should increase the share of loans to be provided for non-agriculture should be given loans to the central co-operative banks on easy term and conditions at cheaper rates at interest to be provided to the agriculture sector and farmers. An adequate margin should be kept between borrowing and lending rates so as to build a strong reserve fund, separate record should be kept overdue of principal interest and adequate provision out of the profits into debts. Serious step should be taken for rationalizing the capital structure of the central co-operative banks to strengthen and increase their owned and working capital to the prescribed economic level.

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