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**PERFORMANCE OF DISTRICT CENTRAL CO-OPERATIVE BANKS (DCCBs) IN INDIA - AN EVALUATION**

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**ABSTRACT**

*The basic focus of co-operatives is to help the most distressed class of the rural people exploited by the rural elite for several years. The co-operative banking, therefore, has emerged in developing countries as India to redress the problems of socio-economic inequality, unbalanced growth, failing agriculture and poverty. As a significant part of the multi-agency approaches to credit delivery of short-term and long-term in India, the co-operative banks hold an important position especially in the rural credit scenario, forming a significant component of Indian financial system. In other countries, the co-operative movement grew on the strength of people's self-will and direct participation. But, in India, it has been initiated and nourished by the government participation. The present paper aims at analyzing the growth of co-operatives in India prior to the independence and during the planning era to assess the progress of the central co-operative banks during the past five decades in terms of certain financial variables and an evaluation of the performance of the central co-operative banks during the last decade 2000-01 to 2009-10.*

**KEYWORDS**

DCCBs, banking.

**1. INTRODUCTION**

The Co-operatives were introduced in India in 1904 with the enactment of Co-operative Credit Societies Act<sup>1</sup>. The main objective of co-operatives is to help the most distressed class of rural people who were exploited by the rural elite for several years. Ever since, the credit through the co-operatives has been significant in the country. The word co-operation is derived from the Latin word "Co-operari". 'Co' means 'with' and 'operary' means 'to work'<sup>2</sup>, which means working together with others for a common purpose. As a significant part of the multi-agency approach to credit delivery of short-term and long-term in India, the co-operatives, hold an important position, especially in the rural credit scenario. The geographical spread of the entire co-operative credit system in India covers over 74 per cent of rural credit outlets.

The origin of the co-operative banking movement in India can be traced to the end of 19<sup>th</sup> century when, inspired by the success of the experiments related to the co-operative movement in Britain and the co-operative credit movement in Germany, and similar societies were set up in India. The Co-operative banks are an important constituent of the Indian financial system. They are the primary financiers to agricultural activities, small-scale industries and self-employed workers.

The Co-operative Banks in India are registered under the Co-operative Societies Act. The co-operative banks are also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965. The Co-operative banks function on the basis of 'no-profit no-loss' and they, as a principle, do not pursue the goal of profit maximization. These banks provide most services such as savings and current accounts, safe deposit lockers, loans on mortgage to customers. Co-operative banks are operating for the lower and middle class customers, for whom a bank is one where they can save their money, and take it back easily.

Co-operative banking has special importance in the developing countries like India with socio economic inequalities, unbalanced growth, and dominance of agriculture and the problem of poverty. It is specially suited to Indian condition. In other countries, the co-operative movement grew on the strength of people's own will and direct participation. In India, it has been initiated and nourished by government participation<sup>3</sup>.

**2. CENTRAL CO-OPERATIVE BANKS**

The history of co-operative movement in India is broadly divided into two phases, i.e., the co-operative movement in pre-independence era and the co-operative movement in post independence era. During the inception stage, a good number of co-operative credit societies were established in rural and urban areas based on the Co-operative Societies Act 1904. There was no provision for central co-operative banks in the Co-operative Credit Societies Act 1904. A comprehensive Co-operative Societies Act of 1912 was passed. This Act gave legal recognition for the formation of Central Co-operative Banks at district level.

The co-operative credit in India has three-tier federal structure. It consists of the Primary Agricultural Credit Societies (PACS) at village level, Central Co-operative Banks at district level and Apex bank at state level.

Central co-operative banks are in the middle of the three-tier co-operative credit structure. The central co-operative banks are federations of primary agricultural credit societies, belonging to a specific district. The area of operations and jurisdiction of the Central Co-operative Banks is confined to a district. They act as a link between small and scattered primary societies in the districts and the apex bank at the state levels. The DCCBs act as a balancing center of finance for the primary societies in the district by providing funds when they have a shortage, and by serving as a clearing house for their funds, which are surplus. They supervise, guide and control the working of the member-societies. They shall also develop the co-operative movement in the district on sound lines.

**3. GROWTH OF CO-OPERATIVES IN INDIA**

The growth of the co-operatives in India has passed through various stages, since its inception to the present times. The growth of co-operatives in terms of number of societies, membership and working capital is displayed in Table-1 during 1946-2012.

TABLE 1: GROWTH OF CO-OPERATIVES IN INDIA

Year	No. of Societies (in Lakhs)	Membership (in Lakhs)	Working Capital (Rs in Crores)
1946	1.41	91	156
1956	1.80	137	276
1976	3.30	743	8648
1986	3.00	1062	20022
2006	9.32	3265	146084
2012	9.46	3976	206918

Source: RBI statistical statements relating to Co-operative Movement in India (parts I to II), New Delhi: RBI publications and NAFSCOB, www.nafscob.org  
 Prior to the independence (1947), there were 1.41 lakh societies with a membership of 91 lakh persons having working capital of Rs. 156 crores. The growth of o-operatives was subdued in the next ten year period, after which tremendous growth was recorded in respect of development of the co-operatives. But the growth of the co-operative s during the period ending 1986 once again slipped down, though the working capital rose tremendously. But the period ending with 2006 witnessed significant growth in all the parameters of growth and development of co-operatives. However, the growth of co-operatives in the next five year period is marginal. Thus, it is evident that the growth and development of co-operatives reported an overall increase during the period from 1946-2012. It is projected that by 2012, the number of societies would be around 9.46 lakhs with a membership of 3976 lakh persons and with working capital of Rs.206918 crores.

**4. PROGRESS OF THE DISTRICT CENTRAL CO-OPERATIVE BANKS IN INDIA**

Basing on the Co-operative Societies Act of 1912, a number of District Central Co-operative Banks (DCCBs) were formed at district levels to which primary societies were affiliated. In some states, there were two or more DCCBs for one district, and in some states one DCCB covering more than one revenue district. Following the recommendations of the All India Rural Credit Survey Committee (1954), the structure of the Central Co-operative Banks was rationalized and these banks were strengthened into viable institutions. The basic principle of one Central Co-operative Bank for each district began to be followed in all states and the excess banks were amalgamated. As a result of this amalgamation, the number of DCCBs declined from 505 in 1950-51 to 380 in 1960-61. After further adjustments, their number stood at 327 at the end of the financial year 2009-10.

The progress of the DCCBs in India in terms of certain important financial variables is displayed in the Table 2.

TABLE 2: PROGRESS OF CENTRAL CO-OPERATIVE BANKS IN INDIA (Rs in Crores)

Year	Owned Funds Rs	Deposits Rs	Borrowings Rs	Working Capitals Rs	Loans		
					Advances (Rs)	Out Standing (Rs)	Over Dues (Rs)
1960-61	50.86	112.02	135.09	304.05	290.10	220.13	32.80
1970-71	199.05	438.55	393.14	1081.422	866.40	813.40	274.19
1980-81	670.18	2323.71	1479.03	4572.66	3210.97	2987.13	939.87
1990-91	1832.01	11180.56	5460.31	19079.25	18771.01	12156.22	3676.34
2000-01	9765.99	61813.20	16566.68	89541.36	55780.39	50569.89	12761.81
2010-11	27909.49	146303.14	30354.83	206918.44	110529.29	104997.15	23763.32
Mean	6737.93	37028.53	9064.847	53582.86	31574.69	28623.99	6908.055
S.D	11006.94	58531.05	12124.50	82452.83	44067.91	42007.44	9546.80
CV	163.36	158.07	133.75	153.88	139.57	146.76	138.20
LGR	71.72826	71.29097	64.17097	70.00932	66.19225	68.10721	65.69143
CGR	126.3	149.4	113.1	135.1	125.8	127.5	130.8
t-value	2.881*	3.144*	4.072*	3.243*	3.847*	3.500*	3.891*

\*significant at 1 per cent level

Source: Statistical Statements relating to Co-operative Movement in India, Bombay

Reserve Bank of India, 1960-61 to 1991-92.

In absolute values, all the variables of the DCCBs registered an overall rise over the five decade period under observation. In terms of the compound growth rate, it is noticed that deposits reported higher growth followed by working capital and the rate of increase in borrowings is the least of all the variables under observation. All these variables, though depicted an overall uptrend, a steep rise reported during 2001-02 to 2010-11. Further, the 't' value of all these variables is significant at 5 percent level of significance. It indicates that the growth in owned funds, deposits, borrowings and working capital is substantially significant.

As regard the loans and advances, out standings and over dues almost trebled by 2010-11 when compared to 2000-01. It implies that the buoyancy in the Indian economy and its favorable impact on rural economy under reforms led to liberal extension of loans in rural areas. This has also led to escalated outstandings and over dues. An examination of compound growth rates of over dues and out standings also confirms the observation made afore. The 't' value is significant at 5 per cent level and hence it can be inferred that the loans including outstanding and the over dues are highly significant.

**5. GROWTH AND DEVELOPMENT OF DCCBS IN INDIA DURING 2000-01 – 2009-10**

The growth and development of District Central Co-operative Banks (DCCBs) in India during the last decade 2000-01 to 2009-10 is reviewed, as this period was also influenced by the banking reforms implementation. The details explaining the growth and development of DCCBs are shown in Table-3.

TABLE 3: PROGRESS OF DISTRICT CENTRAL CO-OPERATIVE BANKS IN INDIA DURING 2000-01 TO 2009-10 (Rs. in Lakhs)

Sl. No.	ITEMS	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	LGR	t-value
1	No of DCC Banks (No)	370	371	365	367	368	370	371	372	373	372	0.13	2.073@
2	No of Offices including H.O (No)	12787	13068	12865	12866	12858	12991	12928	13151	13233	13181	0.30	3.261*
3	Total Membership (No)	19863.70	18374.33	21827.29	21463.48	21458.76	22678.5	32648.49	33968.81	35288.02	39756.6	8.91	7.042**
4	Paid Up Capital	3015.78	3388	3546.78	3792.99	4115.47	4115.47	5098.13	5829.23	6071.41	7776.53	9.98	8.042**
5	Total Reserves	6750.21	7929.82	9620.14	1164.55	12672.86	14082.94	15505.12	16435.73	17808.01	20132.96	13.30	4.513**
6	Total Deposits	61813.2	66797.21	72017.97	76796.38	80476.36	86652.22	92081.36	105993.72	123721.82	146303.14	9.17	8.090**
7	Total Borrowings	16566.68	18276.05	19217.46	21049.14	21557.1	23202.13	27940.6	3053.34	28477.64	30354.83	3.96	0.961@
8	Total Working Capital	59541.36	102020.39	108562.56	118644.09	122632.89	131241.85	146083.63	168137.52	184037.87	206918.44	10.29	12.366**
9	Investments	24478.05	28319.59	31044.3	35656.3	34783.22	37127.39	40791.12	48246.62	61041.24	75624.46	11.52	6.537**

Note : @- Not significant \*\*significant at 1 per cent level \* significant at 5 per cent level

Source: Basic Data on Performance of DCCBs from 2009 to 2010, NAFSCOB. www.nafscob.org



The progress of DCCBs in India during 2000-01 to 2009-10 is analyzed by considering their key components. The number of DCCBs which stood at 370 in 2000-01 rose to 372 in 2009-10 with marginal variations and 't' value is 2.073 which indicates insignificant growth. However, the number of branches of these DCCBs for the period under reference has shown significant growth with t value of 3.261 at 5 percent level. The membership of these DCCBs too increased from 19864 to 39,756 recording t value of 7.042 which is significant at one percent level. The paid up capital, the reserves, deposits and working capital and investments have also reported an overall uptrend with a minimum linear growth rate of 9.172 and the highest of 13.30. Further, their t values are significant at one percent level, denoting impressive growth over the years in these key variables in the past one decade. But, it is noted that the growth in borrowings is not significant. It is deduced that in spite of insignificant growth of DCCBs as well as their borrowings, all other key variables denote reasonable progress of DCCBs in India during the period under reference.

**TABLE 4: PERFORMANCE OF DISTRICT CENTRAL CO-OPERATIVE BANKS IN INDIA DURING 2000-01 TO 2009-10 (Rs. in Lakhs)**

Sl. No.	ITEMS	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	LGR	t-value
1	Total Loans Issued	55780.39	61302.49	59033.66	57529.01	65355.78	69317.61	76703.81	87229.09	88028.69	110529.29	7.32	6.615**
	(a) Short Term	40817.45	45472.37	42864.12	41952.23	45767.71	52273.99	58243.36	68290.65	68893.87	88258.79	8.48	6.219**
	(b) Medium Term	5133.85	6260.67	6834.37	6946.47	9444.7	8044.5	8730.26	9228.6	9960.36	11355.78	7.23	8.056**
2	Total Loans Outstanding	50569.89	60165.62	62050.49	63619.84	72089.61	76737.38	85460.75	95974.23	97206.82	104997.15	7.79	18.572**
	(a) Short Term	31448.9	35638.5	36513.95	38885.38	40840.11	43411.91	56275.24	59229.24	44725.63	66263.57	7.29	5.071**
	(b) Medium Term	10694.97	14863.64	16107.37	15885.45	20714.72	21794.65	23201.86	24807.41	23623.39	25294.67	7.98	9.325**
3	Total Demand	36089.14	41666.02	45813.41	50059.33	54857.97	57226.94	64943.37	73977.12	80889.6	88896.16	9.56	17.997**
4	Total Collection	23327.33	27043.14	28762.85	31585.73	36826.22	39090.87	43557.55	46756.28	54446.08	65132.84	10.64	11.939**
5	Overdues (Balance)	12761.81	14622.88	17050.56	18473.6	18031.75	18136.07	21385.82	27220.84	26443.52	23763.32	7.39	6.613**
6	Percentage of Overdues to Demand	35.36	35.1	37.4	36.9	32.86	31.69	32.93	36.53	32.69	26.73	-2.00	-2.384@
7	Cost of Management	2659.89	2898.34	3237.02	3345.79	3680.12	3013.04	3779.84	3748.76	4227.24	4437.37	4.93	6.166*
8	Total No of Employees (No)	113012	113088	110018	110058	109124	105885	91768	90035	89259	87554	-3.29	-7.616**

Note : @- Not significant \*\*significant at 1 per cent level \* significant at 5 per cent level

Source : Basic Data on Performance of DCCBs from 2009 to 2010, NAFSCOB. www.nafscob.org

The performance of DCCBs in India during 2000-01 to 2009-10 is examined by considering the key financial and administrative variables such as loans issued, out standings, over dues, cost of management and the like. The data relating to these aspects is presented in the Table-4. Loans and advances progressed steadily from Rs.55780 lakhs in 2000-01 to Rs 110529 lakhs in 2009-10. The linear growth rate of 7.23 percent and 't' value of 6.615 which is significant at 5 percent level. Thus, it is evident that loans advanced over the period under reference registered significant growth. Of the loans, short-term loans recorded linear growth rate of 8.48 percent, where as the medium term loans 7.23 percent. But the intensity of growth is more pronounced in medium-term loans as is evident from their 't' values. On par with the loans advanced, out standings too rose gradually. The growth in outstanding short-term loans is marginally less than the medium-term loans. The quantum of short-term and medium-term out standings almost more than doubled. The demand for collections which was at Rs.36089 lakhs in 2000-01 reached a staggering figure of Rs.88896 lakhs whose linear growth rate accounted to 9.96 percent with the 't' value of 17.997 implying significant growth. Collections also steadily increased recording a linear growth rate of 10.64 percent. Its 't' value is 11.939 denoting that reasonable efforts were made in making the collections. In spite of reasonable collection efforts, overdues grew at a linear growth rate of 7.39 percent. The over dues too almost doubled over the study period. Coming to the cost of management, in spite of declining number of employees, the cost per employee rose from Rs. 2,660 to Rs.4,437 during the period of analysis. The Co-operatives tried to reduce their staff strength over the years. But the cost per employee rose significantly in view of wage revision.

## 6. CONCLUSION

The Co-operative banking has a special importance in the developing countries like India with socio economic inequality, unbalanced growth, dominance of agriculture and problem of poverty. The growth of co-operatives reported an overall increase during the period from 1946 to 2012, but the growth is highly impressive during the period from 1976 to 2006. The number of DCCBs however declined and stood at 327 in view of amalgamations effected. The growth in their owned funds, deposits, borrowings and working capital are substantially significant. The advances, outstandings and over dues during the last decade reported significant growth rate indicating liberal extension of loans to beneficiaries under the banking reforms implementation. But the overdues figure has been alarming. The outstanding marginal loans are marginally less than medium-term loans in DCCBs. It is distressing to observe that borrowings on one hand declined whereas overdues escalated. In spite of declining staff strength the cost per employee raised substantially indicating increased cost of human resources.

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