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   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

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A STUDY ON THE PROFITABILITY RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU

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ABSTRACT
Analyzing cooperatives financial statement is significant for members, government, other non-governmental organizations and researchers to understand the strengths and weakness area in their operational system. DCCBs occupy a place of significance in the cooperative credit delivery system. They act as a spokesperson of the cooperative movement at district level. Inefficient functioning of cooperatives is due to bad debts, excessive overdue or otherwise investment. Therefore, the financial management occupies an importance place as the functions of these institutions. Hence, the analytical study on the profitability ratio of District Central Cooperative Banks in Tirunelveli Region has been undertaken. The results of the study will help in identifying the lacuna if any in the profitability of the DCCBs and to frame financial policies and programme to the benefit of the banks and the community.

KEYWORDS
profitability analysis, co-operative banks.

1.1 INTRODUCTION
Financial Statements' refer to a package of statements such as balance sheets, income statement, funds flow statement, cash flow statement and statement of retained earnings. The balance sheet and income statement are traditional financial statements. Other statements are prepared to supplement them. The following are the main objectives of finance statement analysis.

- To estimate the earning capacity of the concern
- To judge the financial (both liquidity and solvency) position and financial performance of the concern.
- To determine the debt capacity of the concern.
- To decide about the future prospects of the concern.

According to the American Institute of Certified Public Accounts (AICPA), "financial statements reflect a combination of recorded facts, accounting principles and personal judgments." The term recorded facts refers to the data taken out from accounting records. Facts which have not been recorded in the financial books are not depicted in financial, however important they might be. For example, fixed assets are shown at cost irrespective of their market or replacement price since only cost price is recorded in the books. Certain accounting principles, concepts and conventions are followed in the preparation of financial statements. For example, the convention of valuating stock at cost or market price, whichever is less is followed. The principle of valuating assets at cost less depreciation is followed for balance sheet purpose. Personal judgment has an important bearing on the financial statements. For example, the selection of a method for stock valuation depends on the personal judgment of the accountant.

1.2 STATEMENT OF THE PROBLEM
DCCBs occupy a place of significance in the cooperative credit delivery system. They act as a spokesperson of the cooperative movement at district level. The success or otherwise of the cooperatives in a district level largely depends upon the efficiency of the functioning of DCCBs. The founders of the movement envisioned the role of DCCBs beyond the boundaries of mere financing bank. DCCBs are expected to serve as a financing bank for the primaries in a district, guide them in their day to day operations, supply of necessary manpower and technology wherever it is required, voicing on behalf of primaries at policy level etc,. Because of this integrated role, DCCBs are strategically located and integrated with the cooperative system.

Hence, they are not only acting as financing banks but also act as development banks for the cooperatives at district level. To do these multifarious functions DCCBs should have a well-defined management system. In the total management of the DCCBs, financial management occupies a place of importance as the functions of these institutions are also governed by the Banking Regulation Act. Even a minor deviation from banking norms would attract penal actions from the law enforcing authorities. On the one side, DCCBs are expected to act as a financing bank for the primaries, which are in majority of the cases managed by untrained work force. On the other side, DCCBs are expected to follow the banking norms as well as implement the State Governments schemes and programmes for the development of the state. Most DCCBs that fail seem to do so because of problems in their loan portfolio. Non-performing loans grow to such extent that revenues fall off and loan expenses as well as operating costs absorb all the earnings that remain. The bad loan situations usually arise from combination of factors. In this regard, it is pertinent to study how these banks mobilize the resources and deploy them. Hence funds management of the DCCBs is an important issue and their financial performance is to be studied with their impact on profitability ratio in DCCBs. In this context, the questions apt to arise are:

- Whether the financial performances of the banks are in satisfactory manner in terms of profitability ratio?
- To find out the answer to these questions, an analytical study had to be undertaken. The results of such studies will help to find out the problem, difficulties, impacts etc., and to frame financial policies by the DCCBs for the benefits of the farmers, the community and other stakeholders.

1.3 REVIEW OF LITERATURE
Several individual researchers had studied a few facets of profitability ratio of selected DCCBs in selected areas. To know how far the ground is already prepared and to identify the gaps therein and to spell out the issues which need further intensive and comprehensive analysis, an attempt is made to review the related literature.

1.3.1 Gowthaman A. and Srinivasan T, (2010) in their article entitled, "Effective Funds Management by the Kumbakonam Central Cooperative Bank" has presented the DCCBs are modal centers of financial institution in the cooperative sector in a district. They have to mobilize the available resources and utilize them in the most efficient and profitable manner. As a consequence of this situation, efficiency in funds management has down considerably and profitability of the DCCBs in Tamilnadu is found decreased. In this paper an attempt is made to analyze the funds management of the bank for the period of 1998-99 to 2007-08.

1.3.2 Surya Rao K, (2007) in his study, "Performance of Cooperative Banking. A study of DCCB - Eluru, Andhra Pradesh", applied ratio such as profitability analysis, productivity analysis, solvency position, and operational efficiency and SWOT analysis. The study revealed through productivity analysis that the rate of deposits per employee has lagged behind that of the loans per employee ratio. Thus there is need on the

part of employees to mobilize deposit to meet loans demand in view of disparity in the growth rate in these two ratios. Accordingly the ratio values of deposits per employee, productivity of employees can be improved. The solvency ratios showed that the bank was maintaining an average cash reserve ratio of 11 per cent that is much more than the stipulated ratio of 6 per cent. The operational efficiency ratios concluded the satisfactory performance. Finally SWOT analysis revealed various aspects of the Eluru DCCBs. The study suggested strengthening of the working capital and to increase the deposit from member societies. The bank should utilize the opportunity of expanding their lending operations. Depending on external sources of borrowing such as refinance from apex bodies could be minimized by promoting deposits mobilization.

1.3.3 Fulbag Singh and Balwinder Singh, (2006) in their study "Profitability of the Central Cooperative Banks in Punjab- A decomposition Analysis", they analyzed the profitability position of the Central Cooperative Bank in Punjab. Two different years have been studied with the help of a frame work of Return on Equity (ROE) model. The sample of bank with high business volume and those with low business volume had been tested separately. The study could be concluded that as far as the profitability performance was concerned, the central Cooperative Bank of Punjab had worked well. The miscellaneous income in comparison to the total income has been in lower profile in these banks. The switching over to high yield non-farm sector advances has helped to register a positive trend in financial margin in almost all the banks. The implementation of prudential norms from 1996-97 have helped the banks to generate an awareness on adverse effect of overdue/ non-performing assets in these banks.

1.3.4 Raja. S, (2005) in his study, "Performance Evolution of MDDCB Ltd- an Application of Structural and Growth Analysis", analyzed the pattern of each component of the financial statements such as balance sheet and profit and loss account over a period of time. The study found out that performance of the Madurai District Central Cooperative Bank (MDCCB) using structural and growth analysis. Macro mean has been used to exhibit the strength and weakness of each factor considered. The major result of the study is macro mean which in respect of interest received constitutes 99% of the total income, 97% for interest paid, 21% in the case of operating expenses, 94% for spread and it is at 93% for burden. As regards book profit, it works out to be 7% the revolution of the growth rate analysis are that net loss has recorded the growth at 17%, operating expenses at 18%, spread at 13%, burden 20% advances and aggregate deposits at 6% each and fixed deposits and saving deposits at 9% each. The study concluded that the burden rate should be reduced by effecting cost control measure and spread rate be increased so that profitability can be at higher rate.

1.4 OBJECTIVES OF THE STUDY

The specific objectives of the present study are:

1. To analyze the profitability ratio in the DCCBs, and
2. To offer suitable suggestions for the development of the DCCBs

1.5 METHODOLOGY

Mainly-analytical method has been followed for studying the profitability ratio of Tirunelveli (TIDCCB), Virudhunagar (VIDCCB), Thuthukudi (TUDCCB) and Kanyakumari (KADCCB) District Central Cooperative Banks in Tirunelvel Region, Tamil Nadu. The secondary data were collected from the profit and loss account and balance sheet for the selected DCCBs. The macro level data were collected from the office of the Joint Registrar of Cooperative Audit in Tirunelveli region, Tamilnadu State Apex Cooperative Bank, Tamilnadu State Cooperative Unions, National Federation of State Cooperative Banks, NABARD and RBI.

1.6 SAMPLING

The present study has adopted the purposive sampling method for the selection of sample banks. Among the five cooperative regions (Chennai, Coimbatore, Trichy, Madurai and Tirunelveli) categorized by the Registrar of Cooperative Societies, Tirunelveli region was purposively selected. The considerations kept in mind were that the Tirunelveli region of Tamilnadu is popular for Agriculture, Fisheries, Dairy and Industrial growth. This region also covers plain and coastal areas with different cropping patterns. Four districts of this region were served by the four District Central Cooperative Banks namely Tiruneveli, Viruthunagar, Thoothukudi and Kanyakumari DCCBs. These four banks were selected for the present study.

1.7 SCOPE OF THE STUDY

A strong network of the District Central Cooperative Banks is a prerequisite for the sound performance of the three tier cooperative credit structure. DCCBs not only provided much needed financial assistance to PACBs but also ensured the smooth flow of credit to various sectors in the district. The success of these banks depends on efficient management of funds. The study has mainly focused attention to study the profitability ratio of the four DCCBs in Tirunelveli Region. The results of this study will help in identifying the lacuna if any in the profitability ratio of the DCCBs and to frame financial policies and programme to the benefit of the banks and the community.

1.8 PERIOD COVERED BY THE STUDY

The period of the study has been taken-up from the financial year 1998--99 to 2008-09 (11 years) as complete and comprehensive secondary data both for macro and micro level were available only for these years. The period of eleven years was considered for analysis.

1.9 TOOLS USED FOR DATA COLLECTION

For collecting the required secondary data from the selected DCCBs, a comprehensive schedule was prepared and used. The schedule was pre-tested and finalized.

1.10 FRAME WORK OF ANALYSIS

The data collected were subdued into a digestible account by appropriate coding, computing and tabulations. The basic tools of statistical analysis like average and operational ratio were employed.

1.11 RESULTS AND DISCUSSION

1.11.1 RATIO ANALYSIS

The relationship between two figures expressed mathematically is called a 'Ratio'. It is a numerical relationship between two numbers which are related in some manner. Ratio analysis is technique of analysis and interpretation of financial statements. It is the process of determination and interpretation of various ratios for helping in decision making. Ratio analysis involves three steps.

1.11.2 PROFITABILITY RATIOS

The term profitability may be defined as the ability of given investment to earn a return from its use. Profitability provides an incentive to achieve efficiency. Profitability also indicates public acceptance and shows that the firm can perform competitively. Hence profitability is the key indicator of a bank's performance and is a must for its survival and growth. Even though, cooperative organizations do not aim at profit, they must also earn reasonable profit to ensure the success and survival. It is one of the important factors used for measuring the efficiency of cooperatives. It is quite natural than in many corporate annual reports both in our country and overseas, these ratios are computed as an indicator to the financial performance. The importance of profitability analysis has further being brightened in recent years because it helps in critically analyzing and interpreting the current and prospective earning capacity of business corporations. In order to ascertain the actual efficiency of the banks, the profitability of the banks is measured through the following profitability ratios.

1. Net profit to Total Income
2. Net profit to Total Deposits
3. Net profit to Spread
4. Return on Assets
5. Non-Performing Assets to Total Assets
6. Non-Performing Assets to Total loan out standing

1.11.3 RATIO OF NET PROFIT TO TOTAL

The ratio of net profit to total income is presented below.

TABLE-1.1: RATIO OF NET PROFIT TO TOTAL INCOME *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	-1.9	1.8	0.6	1.5	0.5
1999-00	-18.9	-25.0	-2.2	3.4	-13.0
2000-01	-47.8	-13.0	-48.8	-6.6	-26.7
2001-02	-10.7	-7.5	-38.5	1.6	-10.9
2002-03	-58.5	-3.3	-38.0	3.8	-23.1
2003-04	-12.9	-11.0	-16.4	3.5	-8.4
2004-05	44.5	31.0	53.8	15.8	34.3
2005-06	-90.3	-14.0	-41.1	-13.0	-33.6
2006-07	-26.2	0.2	34.5	0.3	2.1
2007-08	-240.0	-21.0	-39.2	1.1	-32.1
2008-09	3.2	17.0	0.2	0.1	6.0
Avg.	**-41.8**	**-4.2**	**-12.3**	**1.1**	**-9.5**

The banks net profit as a percentage to total income ranges between -33.5 and 34.3 percent and the eleven years average were -9.5. High fluctuations in this ratio are observed. However the net profit to total income ratio to KADCCB ranged as 1.1 which proves their satisfactory functioning. The other three banks i.e., TIDCCB, VIDCCB and TUDCCB should take necessary steps to maintain consistent and higher level of net profit to total income. The figures for the region show that the performance of the banks under this ratio of net profit to total income is not satisfactory.

1.11.4 RATIO OF NET PROFIT TOTAL DEPOSIT

The ratio of net profit to total deposit is presented below

TABLE-1.2: RATIO OF NET PROFIT TO TOTAL DEPOSIT *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	-0.3	0.3	0.1	0.4	0.1
1999-00	-1.6	-4.5	-0.3	0.6	-1.8
2000-01	-5.8	-2.1	-7.2	-1.4	-4.1
2001-02	-1.5	-1.5	-5.7	0.4	-1.9
2002-03	-7.5	-0.5	-6.5	0.6	-3.4
2003-04	-1.95	-1.5	-2.7	0.7	-1.3
2004-05	5.8	9.1	12.2	3.1	7.3
2005-06	-13.2	-2.5	-6.2	-2.6	-5.7
2006-07	-3.5	0.0	6.6	0.1	0.3
2007-08	-10.3	-2.2	-5.4	0.3	-4.2
2008-09	0.4	2.4	0.0	0.0	0.9
Avg.	**-3.6**	**-0.3**	**-1.4**	**0.2**	**-1.3**

The ratio of net profit to total deposits ranged between -5.7 and 7.3 and the average is -1.3. The KADCCB performed satisfactory in this respect with a ratio of 0.18 percent. The management of other three banks should pay more attention in increasing this ratio by increasing the net profits. The regional figure shows an unsatisfactory performance in this respect.

1.11.5 RATIO OF NET PROFIT TO SPREAD

The difference between interest earned and interest paid is compared with net profit. The net profit to spread ratio explain the proportion of interest margin that has been converted into profits. The amounts of net profit are clearly presented in the table.

TABLE – 1.3: RATIO OF NET PROFIT TO SPREAD *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	-10.1	8.8	5.8	7.9	2.8
1999-00	-88.5	-273.0	-11.6	19.6	-85.1
2000-01	-300.3	-119.0	-185.0	-34.9	-158.0
2001-02	-65.5	-50.2	-310.0	9.8	-71.2
2002-03	-291.0	-12.4	-359.0	21.1	-119.0
2003-04	-62.5	-62.5	-214.0	10.3	-39.1
2004-05	262.8	526.0	258.9	51.1	211.9
2005-06	-456.3	-62.4	-195.0	-53.4	-151.0
2006-07	-154.2	0.5	95.7	1.0	6.8
2007-08	-582.3	-2900.0	-363.0	8.2	-274.0
2008-09	25.3	43.2	2.1	1.6	32.2
Avg.	**-156.6**	**-264.0**	**-116.0**	**3.8**	**-58.5**

High variations were found in the ratio of net profit to spread; it ranges between -274.1 and 211.9, for many of the years under study. It was in negative side. Hence it is concluded that the performance of these banks in this analysis is not satisfactory.

1.11.6 RATIO OF RETURN ON ASSETS

Profitability is also measured in terms of relationship between the net profit and total assets. It measures the profitability of total funds or investment of a business concern. The optimum level is 5.

TABLE – 1.4: RATIO OF RETURN ON ASSETS (NET PROFIT TO TOTAL ASSETS) *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	-0.2	0.2	0.1	0.2	0.1
1999-00	-1.0	-3.3	-0.2	0.4	-1.3
2000-01	-3.7	-1.5	-5.3	-1.0	-2.7
2001-02	-0.9	-1.0	-4.1	0.2	-1.3
2002-03	-5.5	-0.3	-4.6	0.4	-2.4
2003-04	-1.2	-1.1	-1.6	0.4	-0.8
2004-05	3.5	6.3	7.6	1.6	4.5
2005-06	-7.1	-1.6	-3.5	-1.0	-3.2
2006-07	-2.0	0.0	3.5	0.0	0.2
2007-08	-6.7	-1.6	-3.2	0.2	-2.7
2008-09	0.3	1.7	0.0	0.0	0.6
Avg.	**-2.2**	**-0.2**	**-1.0**	**0.1**	**-0.8**

Return on assets ratio ranges between -3.2 and 4.5 percent during the study period; the average ratio was found to be -0.8. It is concluded that the performance of the banks in this respect is not satisfactory.

1.11.7 RATIO OF NON-PERFORMING ASSETS TO TOTAL ASSETS

The total assets of the banks are presented in the previous table. The amount of NPA is given in the above table 4.16. The worked out ratios are presented below. The optimum level of the ratio is 5.

TABLE – 1.5: RATIO OF NON-PERFORMING ASSETS TO TOTAL ASSETS *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	5.1	6.0	6.9	5.9	5.8
1999-00	6.9	7.9	13.5	5.0	8.1
2000-01	10.6	9.1	16.6	4.6	10.0
2001-02	12.2	9.3	17.7	4.2	10.6
2002-03	16.9	11.9	23.0	3.7	13.6
2003-04	17.3	14.8	27.3	5.2	15.2
2004-05	17.3	11.7	23.6	4.6	13.2
2005-06	15.5	12.1	27.2	4.5	13.4
2006-07	18.7	10.9	23.7	6.8	14.1
2007-08	18.1	11.3	15.7	4.7	12.0
2008-09	16.7	9.2	16.2	4.0	11.0
Avg.	**14.1**	**10.4**	**19.2**	**4.8**	**11.5**

The ratio of non-performing assets to total assets ranges between 5.8 and 15.2 and high fluctuations in figures are noticed. On an average 11.5 percent of the assets are non-performing assets. Comparatively, the KADCCB had low levels whereas all other three banks had high values. The regional average figure doesn't show the satisfactory performance of the banks under this analysis. These banks have to take sincere steps through loan collections to minimize the ratio of non-performing assets to total assets.

1.11.8 RATIO OF NON-PERFORMING ASSETS TO TOTAL LOAN OUTSTANDING

The total assets of the banks and NPA are stated in the previous table. The ratios worked out are presented in the following table.

TABLE – 1.6: RATIO OF NON-PERFORMING ASSETS TO TOTAL LOAN OUTSTANDING *(Percentage)*

Banks / Years	TIDCCB	VIDCCB	TUDCCB	KADCCB	TOTAL
1998-99	12.5	11.0	12.0	7.8	10.7
1999-00	20.3	17.3	26.3	7.7	17.2
2000-01	23.6	20.3	27.8	6.5	19.0
2001-02	26.2	18.8	29.3	5.9	19.3
2002-03	27.9	23.1	36.0	5.1	22.1
2003-04	27.6	24.0	42.1	7.0	23.0
2004-05	28.0	17.5	35.9	5.9	19.3
2005-06	24.8	18.1	40.5	6.0	19.6
2006-07	29.6	19.0	40.0	9.2	22.1
2007-08	27.9	18.5	24.2	5.8	17.6
2008-09	25.8	15.4	26.1	5.1	16.5
Avg.	**24.9**	**18.5**	**30.9**	**6.5**	**18.8**

It is clear from the above table that the ratio of non-performing assets to total loans outstanding is an increasing trend. The eleven years average of the banks over the study period. The KADCCB had lower ratio of 6.5 percent. The TIDCCB, VIDCCB and TUDCCB have to take efforts in minimizing the non-performing assets.

FINDINGS

The present study, "A study on the profitability ratio of the DCCBs in Tirunelveli Region, Tamilnadu State" is an analytical one. The study was conducted in Tirunelveli Region, Tamilnadu state. Among the five Cooperative Regions in Tamilnadu, Tirunelveli Region covering four DCCBs was selected and secondary data were used for the analysis. A decadal period was covered by this (1998-99 to 2008-09). Statistical tools of statistical like average and ratio were used for analysis. The major findings and conclusion are presented in the following paragraphs.

PROFITABILITY RATIOS

Net Profit to Total Income

The banks net profit as a percentage to total income ranges between 33.5 and 34.3 percent and the eleven years average were 9.5. High fluctuations in this ratio are observed. However the net profit to total income ratio to KADCCB ranged as 1.1 which proves their satisfactory functioning. The other three banks i.e., TIDCCB, VIDCCB and TUDCCB should take necessary steps to maintain consistent and higher level of net profit to total income. The figures for the region show that the performance of the banks under this ratio of net profit to total income is not satisfactory.

Ratio of Net Profit to Total Deposits

The ratio of net profit to total deposits ranged between 5.7 and 7.3 and the average is 1.3 the KADCCB performed satisfactory in this respect with a ratio of 0.18 percent. The management of other three banks should pay more attention in increasing this ratio by increasing the net profits. The regional figures show an unsatisfactory performance in this respect.

Ratio of Net Profit to Spread

High variation was found in the ratio of net profit to spread; it ranges between 274.1 and 211.9 for many of the years under study. It was in negative side. Hence it is concluded that the performance of these banks in this analysis is not satisfactory.

Return on Assets (Net Profit to Total Assets)

Return on assets ratio ranges between 3.2 and 4.5 percent during the study period; the average ratio was found to be 0.8. However it is concluded that the performance of the banks in this respect is not satisfactory.

Non-performing Assets to Total Assets

The ratio of non-performing assets to total assets ranges between 5.8 and 15.2 and high fluctuations in figures are noticed. On an average 11.5 percent of the assets are non-performing assets. Comparatively, the KADCCB had low levels whereas all other three banks had high values. The regional average figure doesn't show the satisfactory performance of the banks under this analysis. These banks have to take sincere steps through loan collections to minimize the ratio of non-performing assets to total assets.

Non-performing Assets to Total Loan Outstanding

The ratio of non-performing assets to total loans outstanding is an increasing trend. The eleven years average of the banks over the study period is 19. The KADCCB had lower ratio of 6.5 percent. The TIDCCB, VIDCCB and TUDCCB have to take efforts in minimizing the loans outstanding.

TABLE 1.7: PROFITABILITY RATIO RESULTS

S. No	Name of the Ratios	TIDCCB		VIDCCB		TUDCCB		KADCCB	
		S	NS	S	NS	S	NS	S	NS
PROFITABILITY RATIO									
1	Net profit to Total Income	-	NS	-	NS	-	NS	S	-
2	Net profit to Total Deposits	-	NS	-	NS	-	NS	S	-
3	Net profit to Spread	-	NS	-	NS	-	NS	S	-
4	Net Profit to Total Assets (Return on Assets)	-	NS	-	NS	-	NS	S	-
5	Non- Performing Assets to Total Assets	-	NS	-	NS	-	NS	S	-
6	NPA to Total loan outstanding	-	NS	-	NS	-	NS	S	-
	Total	-	6	-	6	-	6	6	-

S: Satisfactory NS: Not Satisfactory

CONCLUSION

Invariably in all the selected DCCBs of this study conducted in the Trirunelveli Region of the Tamilnadu State TIDCCB, TUDCCB and VIDCCB was not satisfactory and KADCCB was satisfactory were found especially with reference to position in profitability ratio. The 'KRA's (Key Result Areas) with reference to profitability ratio was not upto the mark.

SUGGESSTIONS

NPA assets in the banks have been drain on profibility of banks. A double edged sword affecting profitability by no recognizing interest income on NPAs and the additional burden of provisioning on NPAs. Therefore all the banks should minimize their NPAs very close to ZERO percentage of total credit. To achieve this bank has to follow their credit portfolio very closely taking necessary action, even when the first installment or interest is defaulted by and borrower. For such follow it is necessary to have a perfect and speedy information system for giving statements like watch and special watch statements.

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