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6.1 INTRODUCTION

This thesis is a study on “Performance Evaluation of District Central Co-operative Banks in Select Districts of Tamilnadu”. The summary of findings, suggestions and conclusion of this study are presented in this chapter.

6.2 SUMMARY OF FINDINGS
District Central Co-operative Banks (DCCBs) are regarded as the most vital organism for rural development and youngest members of the family of rural credit institutions set up in India. Co-operative banks have a three-tier structure, namely Primary Agricultural Credit Societies (PACS) at the grass-root level, Central Co-operative Banks (CCBs) at the district level and State Co-operative Banks (SCBs) at the state level. Of them, DCCBs are acting as balancing centre for surplus funds of all primary co-operatives in the district.

- Ensuring availability of credit to rural sector is not debatable. This is especially true in the case of the rural poor, who always find lack of finance as the main impediment in pursuing their economic activities. Therefore, an efficient and effective system of rural credit is necessary to sustain, stimulate and strengthen the rural segments, particularly in various districts.

- As per the recommendations of the Task Force on Revival of Co-operative Credit Institutions, popularly called the Vaidyanathan Committee, appointed by the Government of India under the Banking Laws (Co-operative Societies) Act 1965, DCCBs have more than twice the rural outlets and 50 per cent more clients than commercial Banks and RRBs.

- At present, there are 372 District Central Co-operative Banks (DCCBs) in 20 states with 13181 branches at the national level. In Tamil Nadu, there are 23 District Central Co-operative Banks (DCCBs) operating with 733 branches covering 15749 number of members and 4049 number of employees. Among
them, the Tirunelveli, Tuticorin and Virudhunagar District Central Co-operative Banks Limited in Tamil Nadu are selected for this study.

- Tirunelveli DCCB was established on June 1st 1976 with its head office at Tirunelveli District in Tamil Nadu. It is majorly sponsored by Tamil Nadu State Apex Co-operative Bank.

- The Tirunelveli DCCB is operating with a network of 27 branches including the Head office and 859 members.

- The paid up share capital of the Tirunelveli DCCB is Rs.4631.51 lakhs. The total share capital deposits received from the shareholders, namely the Government of Tamil Nadu and the Co-operative Societies are in the ratio of 25:75.

- Tuticorin DCCB emerged, at first, under the control of Tirunelveli DCCB on January 1, 1993. Then, the Head office of the bank was shifted to Tuticorin on 31st December, 1994, for operational convenience. As on 31st March, 2010, the bank is operating with 578 members and has a network of 17 branches including the Head office, of which, seven branches possess adequate locker facility for fulfilling a particular need of its customers and six branches are operated under the plan TNSWAN.

- The paid up share capital of the Tuticorin DCCB is Rs.1305.48 lakhs, shared by the Government of Tamil Nadu and the Co-operative Societies in the ratio of 57:43.
Virudhunagar DCCB was established in 1993 after the trifurcation of the Ramanathapuram DCCB, which served the districts of Ramanathapuram, Sivagangai and Virudhunagar.

The Virudhunagar DCCB was formerly known as Kamarajar DCCB which was renamed on July 1, 1976.

The Virudhunagar DCCB is operating with 491 members and has a network of 29 branches. It is majory sponsored by TNSCB and NABARD. The Government of Tamil Nadu is a minor sponsor. Share capital of the bank is Rs.1988.98 lakhs, which is contributed by the Co-operative Societies and Government of Tamil Nadu in the ratio of 87:13.

The number of employees, of Tirunelveli, Tuticorin and Virudhunagar DCCBs, are 257, 194 and 252 respectively.

Among the selected DCCBs, Tirunelveli DCCB has contributed more than 14 per cent share to the total strength of members of selected DCCBs with all India average.

The number of branches of DCCBs in Tamil Nadu was 710 in 1999-2000, which rose upto 733 in 2009-2010.

There were 13265 branches of DCCBs operating in India in 1999-2000, which were reduced to 13181 in 2009-2010.

The compound growth rates of total deposits of DCCBs in India and in Tamil Nadu were 9.29 per cent and 4.74 per cent respectively during the study period.
The loans and advances had the compound growth rates of 4.91 per cent at the national level and 10.40 per cent at the state level.

The compound growth rates for share capital of DCCBs at the national level and the state level during the period under study amounted to 9.97 per cent and 6.31 per cent respectively.

The total reserves had the compound growth rates of 4.39 per cent at the national level and 17.12 per cent at the state level during the study period.

The annual compound growth rates of total borrowings by DCCBs in India and DCCBs in Tamil Nadu were 1.26 per cent and -0.22 per cent respectively over the period from 1999-2000 to 2009-2010.

It is also observed that there was no significant difference between the growth rates of deposits of DCCBs in India and the growth rates of deposits of DCCBs in Tamil Nadu.

There was no significant difference between the growth rates of loans and advances of DCCBs in India and those of DCCBs in Tamil Nadu during the period under study.

As regards deposits mobilization, the fixed deposits had the major share in the total deposits followed by savings deposits and current deposits in all the three selected DCCBs in the state.

The annual compound growth rates of Tirunelveli DCCB regarding current, savings and fixed deposits were -4.91 per cent, 6.29 per cent and 3.18 per cent
respectively during the study period. The compound growth rate of total deposits of the bank was 1.84 per cent during the same period.

- The annual compound growth rates of current, savings, fixed and total deposits of Tuticorin DCCB were 0.14 per cent, 9.07 per cent, 3.07 per cent and 4.02 per cent respectively during the period under consideration.

- In the case of Virudhunagar DCCB, the annual compound growth rates of current, savings, fixed and total deposits were 4.12 per cent, 6.35 per cent, 3.67 per cent and 4.11 per cent respectively over the study period.

- Among the selected DCCBs in Tamil Nadu, Virudhunagar DCCB has realised a two-fold increase in average deposit per branch in 2009-2010 when compared to 1999-2000.

- Fixed deposits of Virudhunagar DCCB had obtained highest variation 90.93 per cent, followed by fixed deposits of Tirunelveli DCCB (37.31%) and savings deposits of Tuticorin DCCB (30.12%). But current deposits of selected DCCBs except Tiruneveli DCCB had the lowest variation when compared to fixed and savings deposits over the study period.

- Among the selected DCCBs, fixed, savings and current deposits of Virudhunagar DCCB had the highest annual growth of Rs.783.83 lakhs, Rs.245.86 lakhs and Rs.24.22 lakhs respectively.
There were no significant differences in the growth rates of fixed, savings and current deposits of selected DCCBs in Tamil Nadu during the period under study.

In the total deposits mobilized by all DCCBs in Tamil Nadu, the share of deposits mobilized by Virudhunagar DCCB has procured highest share, four per cent which is followed by Tirunelveli and Tuticorin DCCBs during the study period.

The deposits mobilised by the Tirunelveli and Virudhunagar DCCBs were more than the average deposit per DCCB in India except seven years and five years respectively.

The annual compound growth rates of Tirunelveli DCCB regarding short-term, medium-term, long-term and total loans were 10.02 per cent, 0.07 per cent, 9.54 per cent and 8.29 per cent respectively during the study period.

The annual compound growth rates of short-term, medium-term, long-term and total loans of Tuticorin DCCB were 12.89 per cent, 0.63 per cent, 7.10 per cent and 6.95 per cent respectively during the study period.

In the case of Virudhunagar DCCB, the annual compound growth rates of short-term, medium-term, long-term and total loans were 10.07 per cent, 1.89 per cent, -10.83 per cent and 8.35 per cent respectively during the period under consideration.

Among the selected DCCBs in Tamil Nadu, short-term loans of Tuticorin DCCB had obtained the highest variation of 45.71 per cent followed by short-term
loans of Tirunelveli DCCB (34.99%). But long-term loans of Tuticorin DCCB had the lowest variation, when compared to other selected DCCBs during the study period.

- Short-term and medium-term loans of Virudhunagar DCCB and long-term loans of the Tuticorin DCCB had the highest annual growth of Rs.1504.59 lakhs, Rs.78.16 lakhs and 482.74 lakhs respectively, when compared with other selected DCCBs during the study period under study.

- There was a positive correlation between total deposits and total loans of the selected DCCBs. In other words, an increase in total deposits would lead to an increase in the total loans of the selected DCCBs during the study period.

- There was no significant difference in the growth rates of short-term, medium-term, long-term and total loans of selected DCCBs in Tamil Nadu over the period under study.

- In the total loans and advances disbursed by all the DCCBs in Tamil Nadu, the share of loans and advances of both the Tuticorin and Virudhunagar DCCBs have highest and equal, (2.5%) during the study period.

- The total loans and advances disbursed by selected DCCBs were less than the average loans and advances per DCCB in Tamil Nadu.

- The total loans and advances of Tirunelveli and Tuticorin DCCBs were less than the average loans and advances per DCCB in India. But, total loans and advances of Virudhunagar DCCB were more than the average loans and
advances per DCCB in India for six years except in the five years of the study period.

- There was a mixed trend as regards the overdues of the Tirunelveli and Tuticorin DCCBs during the study period. But, there was a steady increase in the overdues of the Virudhunagar DCCB excepting in two years.

- In the total overdues of selected DCCBs individually, the principal amount of overdues in Tirunelveli, Tuticorin and Virudhunagar DCCBs were 35 per cent, 45 per cent and 70 per cent respectively during the study period.

- There was a negative correlation between the total loans and overdues of selected DCCBs excepting Tuticorin DCCB over the period of study.

- Total overdues of selected DCCBs were less than the overdues of all India average during the period under consideration.

- For the year 2015, the trend value of total deposits of Tirunelveli DCCB would be Rs.24740.33 lakhs and the total loans and advances would be Rs.33418.23 lakhs respectively.

- The total deposits and total loans and advances of Tuticorin DCCB for the year 2015 would be Rs.13252.55 lakhs and Rs.23619.52 lakhs respectively. In the case of Virudhunagar DCCB, these figures would be Rs.34672.72 lakhs and Rs.35669.72 lakhs respectively.

- In the total share capital of the Tirunelveli DCCB, the share contributed by the Co-operative Societies in the district varied between 26.48 per cent and 83.73
per cent and that of the Government of Tamil Nadu varied between 16.27 per cent and 72.88 per cent.

- The share contributed by the Co-operative Societies of the Tuticorin DCCB in the district varied between 20.99 per cent and 77.54 per cent and by the Government of Tamil Nadu varied between 22.46 per cent and 79.01 per cent.

- In respect of Virudhunagar DCCB, the share of co-operative societies in share capital varied between 48.13 per cent and 87.43 per cent and the share capital contributed by the Government of Tamil Nadu varied between 12.57 per cent and 51.87 per cent.

- There was more than a five-fold increase in the reserve funds of the Tirunelveli DCCB during 2009-2010, when compared to 1999-2000.

- There was more than a three-fold increase in the reserve funds of Tuticorin and Virudhunagar DCCBs during 2009-2010, when compared to 1999-2000.

- There was more than a six-fold increase in the owned funds of the Tirunelveli DCCB during 2009-2010, when compared to 1999-2000. In the total owned funds of the bank, reserve funds had a major share followed by share capital.

- In the total owned funds of the Tuticorin DCCB, reserve funds had a major share which varied between 30.96 per cent and 58.72 per cent.

- There was more than a two-fold increase in the owned funds of the Virudhunagar DCCB in 2009-2010 when compared to 1999-2000. In the total
owned funds of the bank, reserve funds had a major share which varied between 48 per cent and 76.06 per cent.

- There was a fluctuating trend in the total borrowings of selected DCCBs and the main source of borrowings was from Tamil Nadu State Apex Co-operative Bank (TNSC) during the period under study.

- There was a fluctuating trend in the working capital of selected DCCBs and the major share of the working capital came from the deposits of the banks. Also, the share of Tirunelveli, Tuticorin and Virudhunagar DCCBs was above 45 per cent, 30 per cent and 62 per cent respectively.

- In the total income of Tirunelveli DCCB, the share of interest income was above 96 per cent.

- The share of interest income, of Tuticorin DCCB in the total income, was above 65 per cent.

- In the total income of Virudhunagar DCCB, the share of interest income is above 66 per cent.

- There was a fluctuating trend in the interest rate spread of selected DCCBs during the study period.

- Among the seven variables influencing the interest rate spread, regression coefficient of current deposits, short-term loans and long-term loans were found to be negatively influencing at 10 per cent level for Tirunelveli DCCB during the study period.
The regression co-efficient of fixed deposits, savings deposits, current deposits and medium-term loans were found to be negatively influencing the interest rate spread of Tuticorin DCCB during the period under study.

In the case of Virudhunagar DCCB, the regression co-efficient of short-term loans, medium-term loans and long-term loans had a negative influence on interest rate spread.

Interest paid constitutes the major share in the total expenditure of selected DCCBs in Tamil Nadu. The share of interest paid by Tirunelveli DCCB ranged between 40.47 per cent and 80.96 per cent.

In the total expenditure of Tuticorin DCCB and Virudhunagar DCCB, the share of interest paid ranged between 71.90 per cent and 90.11 per cent, 49.30 per cent and 74.54 per cent respectively during the study period.

The total income expenditure ratio revealed that the expenditure of Tirunelveli DCCB exceeded its income over the study period.

Also, the total income of Tuticorin and Virudhunagar DCCBs exceeded their expenditure for 10 years and 4 years respectively during period under study.

The share of establishment expenditure to total expenditure ratio of Tirunelveli DCCB had fluctuated from 5.31 per cent to 12.28 per cent.

In the case of Tuticorin DCCB, the establishment expenditure to total expenditure ratio was 7.53 per cent in 1999-2000 which had been reduced to 4.87 per cent in 2009-2010 during the study period.
The establishment expenditure to total expenditure ratio of Virudhunagar DCCB which stood at 13.93 per cent in 1999-2000 had reduced to 9.89 per cent in 2009-2010 over the period under study.

The ratio of interest paid to total expenditure of the Tirunelveli DCCB, ranged between 40.47 per cent and 81.68 per cent.

Also, the ratio of interest paid to total expenditure of the Tuticorin and Virudhunagar DCCBs ranged between 71.90 per cent and 90.11 per cent, 49.30 per cent and 74.54 per cent respectively.

Tirunelveli, Tuticorin and Virudhunagar DCCBs had earned profits only for three years, four years and four years respectively under the study period.

In the case of factors which influenced profitability of selected DCCBs in Tamil Nadu, the regression co-efficient of salary except the Tuticorin DCCB had a negative influence in the annual net profits during the study period.

The regression co-efficient of other expenditure of selected DCCBs had correlated negatively with the annual net profits during the period under study.

There was no significant difference in the profitability of selected DCCBs operating in Tamil Nadu during the study period. It indicates that the selected DCCBs operating in Tamil Nadu were working in similar manner.

There was a fluctuating trend in the ratio of deposits to owned funds of selected DCCBs in Tamil Nadu during the study period.
Among the selected DCCBs, both the total deposits and owned funds of Tirunelveli DCCB had greater variation than other DCCBs during the study period. The respective co-efficient of variations were 19.20 per cent and 54.08 per cent.

There was a positive correlation between total deposits and owned funds of selected DCCBs during the study period. In other words, an increase in deposits will lead to more lending activity resulting in more profits which, in turn will increase reserve funds and owned funds of the banks.

There was a fluctuating trend in the ratio of total outside liabilities to owned funds of the selected DCCBs during the study period. Total outside liabilities of Tuticorin DCCB and total owned funds of Tirunelveli DCCB had more variations of 25.85 per cent and 54.08 per cent respectively. There was a positive correlation between outside liabilities and owned funds of selected DCCBs.

The share capital and lending performance of the Tirunelveli DCCB had greater variability than other DCCBs. The respective variations were 68.95 per cent and 29.95 per cent.

There was a positive correlation between share capital and lending performance of selected DCCBs during the study period.

6.3 SUGGESTIONS

The following suggestions are made to improve the performance of selected DCCBs in India in general and Tamil Nadu in particular.
The banks should devise ways to adapt to the new situation arising from the introduction of financial reforms by making themselves more competitive.

Modern technologies like the ATM, Core Banking, Anywhere Banking and so on should be introduced to improve the quality of services in all spheres of banking activities.

Regulation and supervision mechanisms of banks should be revamped and streamlined.

RBI/NABARD should explore possibilities for establishing a suitable unified agency to supervise the co-operative credit institutions.

New technology should be introduced for enhancing operational efficiency. Automation and Computerization help in reducing unproductive and costly operations, especially administration expenses.

The feasibility of a bank can be achieved through increasing productivity by efficient funds management, adequate monitoring system and the like.

The bank should undertake awareness campaigns about the prompt repayment of loans and inculcate the inclination to save among the rural poor through its branches.

Adequate coverage and attention should be given to ensure participation of people, appropriate implementation methods and delivery system, adequacy of physical and financial inputs and monitoring of programme benefits.
The bank should vigorously promote professionalism in all segments.

By way of collection of cheques and bills, providing guarantees and locker facilities, acting as intermediaries such as agents and underwriters, the bank should take required steps to increase zero-interest or non-interest income, which now constitutes only less than 10 per cent of the total income.

The bank should launch a vigorous drive for deposit mobilization, as this is essential for the growth of resources. To mobilize deposits from the general public, the bank should organize Deposits Day or Week or Co-operative Week more frequently.

With the objective of mobilizing more fixed deposits from the rural areas, the banks should introduce ‘Mobile Banking’ system during the harvest season. Also, they should concentrate on mobilizing current deposits as they carry zero rate of interest.

In order to sustain a steady growth rate of deposits, it is suggested that the banks should come forward to offer some subsidiary services like marketing assistance, technological assistance, insurance facilities and export facilities to the customers.

Banks should open more branches in urban and semi-urban places in order to mobilize vast amount of deposits for providing loans to the people in the rural area.
The Central Government should advise the State Government not only to refrain from interfering with the recovery process of the Co-operatives but also provide them with necessary support in initiating coercive measures against wilful defaulters with vigour.

Banks should make a detailed investigation of overdues for three years at the society level with a view to ascertaining the reasons for the high level of overdues, to identifying wilful and the non-wilful defaulters and to estimating the quantum of dues that are likely to become irrecoverable. At any cost, concession should not be shown to wilful defaulters.

As regards overdues, banks should take immediate steps for collecting all such overdues by coercive action. A time-bound programme should be drawn up for filing arbitration cases covering all such overdues.

The State Government should take appropriate steps for the smooth flow of credit, prompt recovery of dues and the maintenance of credit discipline.

Uniform rural credit policies for all the states in India did not yield positive results. Therefore, region-specific and state specific rural credit policies should be formulated.

The local leaders should not be permitted to act as intermediaries for the identification of applicants or to pressurize the bank officials for sanctioning of loans. They may be allowed to guide the people but, in no way, they should be allowed to force the bank officials to sanction loans to unworthy applicants.
DCCBs should prepare a model scheme for granting loans. This scheme should include each and every aspect, which the bank is normally expected to look into, while processing loan applications.

DCCBs may appoint recovery agents for recovery of loans on the lines of agents for GIC, LIC, NBFCs and the like. These agents should work on commission basis and be appointed from the area of operation of the branches. DCCBs should prefer advancing loans to self-help groups. This will decrease the transaction and recovery cost. The branch manager should pay special attention regarding formation and training of these kinds of groups.

Appropriate steps need to be taken urgently to increase the share capital of the banks in order to make themselves competitive.

Policies of NABARD should be formulated in such a manner so as to encourage the co-operative credit institutions to become self-reliant by building up their own resources.

There is an urgent need to initiate measures to strengthen the management information system at the institutions’ level by using the technical support of NABARD and NAFSCOB.

The banks should search for new avenues for lending like financing the industrial sector to provide suitable outlet for their captive resources.
➢ The banks should take efforts to reduce the operating expenses by means of improving the efficiency of the non-viable branches and utilizing some expertise services like professional management, private management and the like.

➢ The banks should keep a constant vigil to see that the resources raised are promptly made use of for lending or for reduction of borrowings from higher financial agencies as quickly as possible. The time-lag between resource mobilization and utilization will have to be kept to the minimum.

➢ In order to get the desired results of bank credit, there should be supplementary support from the State Government which is lacking in many aspects.

➢ The State Government compels the bank to finance, but does not give the necessary support like creating an infrastructural facility, particularly for marketing and recovery. This has been pointed out by many committees appointed earlier by the RBI, but very little action has been taken so far.

➢ There is a need for proper planning with specific objectives after considering the potential and peculiar characteristics of people in the area of operation. DCCBs should make it a policy to exploit the potential available for deposits.

➢ The managements of DCCBs should try to create informal teams for various functions for achieving effective teamwork and mutual co-operation.

➢ New attractive and innovative schemes should be introduced according to requirements of different types of clients in remote rural areas.
The branches should convene Customers’ Meet periodically to understand the needs and problems of the customers, because the present working hours of the branches are also a hurdle in the way of getting business from the rural people, who are generally farmers and are supposed to be engaged on farms during the day time. Thus, the working hours should be rearranged to suit the clients.

Refinancing facility to DCCBs should be made available at subsidiary interest rate by the sponsoring bank and NABARD.

A “Research Cell” is needed at Head Office level for effective and continuous planning, research and development.

To avoid unnecessary competition, RBI and sponsor banks should frame a policy for transfer of business from rural branches of commercial banks to DCCBs.

The Chairmen and the General Managers of the banks may be appointed from among the employees of the banks. It would motivate the employees to work more for the organization. All the DCCBs in the state should give attention to earn non-interest income.

Freedom of operational autonomy to the SCBs/CCBs should be provided by eliminating the existing restrictive provisions in the Co-operative Societies Act. The Government of India, State Governments, RBI and NABARD should make concerted efforts to ensure the development of co-operatives, by revamping the entire co-operative credit structure.
➤ The DCCBs operating in the state should concentrate more on mobilization of current deposits.

➤ In order to reduce overdues, the DCCBs in the state should be ready to give loans to non-priority sector also.

➤ In order to improve per branch performance of Tuticorin DCCB, the bank should take some initiatives to improve the profitability of loss making branches and introduce new management techniques to improve the efficiency of the staff.

➤ Greater autonomous, operational freedom and structural reforms should be adopted to improve the functioning of co-operatives at different levels for ensuring greater efficiency and viability.

➤ Government’s financial support should be minimized with a clear guidance to improve financial viability and resources of the co-operatives by harnessing local savings, encouraging redemption of government share capital and providing adequate refinance support to potential co-operatives.

➤ DCCBs through their financial help can encourage the formation of self-help groups at the village level and affiliate them to the credit co-operatives for promoting the interest of farmers, especially small and marginal farmers.

➤ The DCCBs in each branch should take the initiative to set up a screening committee consisting of expert agencies in the field of agriculture and rural development. It may be established at the block or the panchayat level in order
to identify the services and needs of the people and proper bankable schemes to suit their requirements.

6.4 CONCLUSION

The selected District Central Co-operative Banks (DCCBs) in Tamil Nadu have been offering different deposit schemes and several loans and advances for both the depositors and loanees. The present study has made an attempt to analyse the performance of selected DCCBs in respect of deposit mobilization, loans and advances and financial including profitability performance in Tamil Nadu. The researcher, after an in-depth analysis, was able to conclude that selected DCCBs have made substantial progress in mobilizing deposits and providing credit to agricultural sector. However, banks should take strenuous efforts to introduce automation, mechanization and computerized accounting systems, wherever found practicable. In order to withstand competition from public, private and foreign banks, they should confirm professionalism along with technical upgradation in all segments. If Banking Regulations Act 1949 permits, regulation mechanisms of banks should be so revamped and streamlined in order to focus on the increased productivity and profitability.

6.5 TOPICS FOR FUTURE RESEARCH

Number of issues, which cropped up in the mind of the researcher during the course of the study, have been identified as important topics for future research. The following topics are suggested for future research:
• A Study of Job Satisfaction among the Employees of Select District Central Co-operative Banks (DCCBs) in Tamil Nadu.

• A Study of Customer Services in Selected DCCBs.

• A Study on Non-performing Assets (NPAs) of Selected DCCBs in India.

• A Study of Problems Related with the Overdues of DCCBs in Tamil Nadu.

• A Study on Comparative Analysis of Performance of the Rural Branches of DCCBs and the Rural Branches of Regional Rural Banks (RRBs) in India.

• The Role of DCCBs in Women Empowerment.

• A Study on Profitability Analysis of DCCBs in India.

• A Study on Redressal of Customer’s Grievances in Co-operative Banks through Bank OMBUDSMAN in India.

• A Study on Human Resource Management of DCCBs in Tamil Nadu.

• A Study on Reforms in DCCBs.

• A Study on Agricultural Credit and DCCBs in India.

• The same areas of study can be applied to DCCBs operating in other states.
CHAPTER VI
SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 Introduction
6.2 Summary of Findings
6.3 Suggestions
6.4 Conclusion
6.5 Topics for Future Research

TABLE 2.1
Progress of DCCBs in India from 1999-2000 to 2009-2010
(Rs. in Lakhs)

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