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CHAPTER-II
GLOBALIZATION AND ITS IMPACT ON CO-OPERATIVE BANKING

Introduction of Globalization:-

Human societies across the globe have established progressively closer contacts over many centuries, but recently the pace has dramatically increased. Jet airplanes, cheap telephone service, email, computers, huge oceangoing vessels, instant capital flows, all these have made the world more interdependent than ever. Multinational corporations manufacture products in many countries and sell to consumers around the world. Money, technology and raw materials move ever more swiftly across national borders. Along with products and finances, ideas and cultures circulate more freely. As a result, laws, economies, and social movements are forming at the international level. Many politicians, academics, and journalists treat these trends as both inevitable and (on the whole) welcome. But for billions of the world's people, business-driven globalization means uprooting old ways of life and threatening livelihoods and cultures. The global social justice movement, itself a product of globalization, proposes an alternative path, more responsive to public needs. Intense political disputes will continue over globalization's meaning and its future direction.

The entire banking sector has undergone a restructuring during recent years as a result of recent developments. New technologies have added to the competition. The I-T revolution has made it possible to provide ease and flexibility in operations to customers thus making life simpler and easier. Rapid strides in information technology have, in fact, redefined the role and structure of
banking in India. Further, due to exposure to global trends after Information
to global trends after Information
explosion led by Internet, customers - both Individuals and Corporate - are now
demanding better services with more products from their banks. The financial
market has turned into a buyer's market. Banks are also coping and adapting with
time and are trying to become one-stop financial supermarkets. The market focus
is shifting from mass banking products to class banking with the introduction of
value added and customised products.

Public Sector Banks like SBI have also started focusing on this area. SBI plans to open 100 new branches called Personal Banking Branches (PBB) this year. The PBBs will also market SBI's entire spectrum of loan products: e.g. housing loans, car loans, personal loans, consumer durable loans, education loans, loans against shares and financing against gold.

Customized banking products, such as Investment Advisory Services; photo-credit cards; cash Management services; Investment products and Tax Advisory services have already been introduced by a few foreign and private sector banks. A few banks have gone in to market mutual fund schemes. Eventually, the Banks plan to market bonds and debentures, when allowed. Insurance peddling by Banks will be a reality soon. The recent Credit Policy of RBI announced on April 27, 2000 has further facilitated the entry of banks in this sector. Banks also offer advisory services termed as 'private banking' to "high relationship value" clients.

The bank of the future has to be essentially a marketing organisation that
also sells banking products. New distribution channels are being used; more &
more banks are introducing services like disbursement and servicing of consumer loans, Credit card business. Direct Selling Agents (DSAs) of various Banks go out and sell their products. They make house calls to get the application form filled in properly and also take your passport-sized photo. Home banking has already become common. Now, you can order a draft or cash over the phone or internet and have it delivered home. ICICI was the first among the new private banks to launch its net banking service, called Infinity. It allows the user to access account information over a secure line, request cheque books and stop payment, and even transfer funds between ICICI Bank accounts. Citibank has been offering net banking to customers.

Products like credit cards, debit cards, flexi deposits, ATM cards, personal loans including consumer loans, housing loans and vehicle loans have been introduced by a number of banks.

2.1 GLOBALIZATION AND ITS IMPACT ON CO-OPERATIVE BANKING SECTOR IN MARATHWADA REGION.

Evolution of the rural landscape is laying the groundwork for a reinvention of rural banking that we call “Rural Banking 2.0.” This new platform has three elements:

1. Renewing sustainable community-focused banking
2. Expanding and enhancing network value
3. Evolving from banking to financial solutions

Overall success in rural banking will, as previously, be contingent on success in chosen local communities. However, rural banks now have additional avenues through which to expand their business and then to reinforce and
strengthen their core position in local communities. By linking together different communities and expanding the reach of the community to include those who move away to new places of work, larger banks can create additional value for customers. This sort of network offers value that is equal to more than the sum of its parts in different individual communities. Similarly, banks can take advantage of their strong position in communities and with customers to broaden their product offering from banking alone to financial solutions, better meeting their customers’ needs. The combination of enhancing network value and offering a broader range of solutions strengthens the original market position with individual customers and communities. The most successful banks in rural communities will use these three tactics concurrently, allowing each to reinforce the others.

20 years ago we accepted Liberalization, Globalization, Privatization (LPG) policy. At that time government announced that this policy would have a positive effect on Indian economy. But in reality this Policy had adverse effect on Indian economy. After globalization industrial workers are facing various problems. In Aurangabad there is a severe shortage of skilled workers, which affects the functioning and growth of industry. Aurangabad district is the main centre of industrial development in Marathwada. 65 Percent industry is located in Marathwada region. Small, tiny, large and manufacturing factories are centralized in Aurangabad. Aurangabad city is one of the fastest industrially growing districts in Asia. Small and large units are concentrated in Aurangabad industry. Waluj, Paithan, Soegaon and Vaijapur are the important growth Centers. Marathwada region saw some industrial development in the 1980s as a result of government
concessions to start industries in a backward Marathwada is known as an industrially backward region in the state of Maharashtra.

Impact on co-operative banking

Core Banking:

Core Banking is normally defined as the business conducted by a banking institution with its retail and small business customers. Many banks treat the retail customers as their core banking customers, and have a separate line of business to manage small businesses. Larger businesses are managed via the corporate banking division of the institution. Core banking basically is depositing and lending of money.

Nowadays, most banks use core banking applications to support their operations where CORE stands for "centralized online real-time environment". This basically means that all the banks' branches access applications from centralized datacenters. This means that the deposits made are reflected immediately on the bank's servers and the customer can withdraw the deposited money from any of the bank's branch throughout the world. These applications now also have the capability to address the needs of corporate customers, providing a comprehensive banking solution.

A few decades ago it used to take at least a day for a transaction to reflect in the account because each branch had their local servers, and the data from the server in each branch was sent in a batch to the servers in the datacenter only at the end of the day (EoD).
Normal core banking functions will include deposit accounts, loans, mortgages and payments. Banks make these services available across multiple channels like ATMs, Internet banking, and branches

Debit Card:

A debit card (also known as a bank card or check card) is a plastic card that provides the cardholder electronic access to his or her bank account(s) at a financial institution. Some cards have a stored value with which a payment is made, while most relay a message to the cardholder's bank to withdraw funds from a designated account in favor of the payee's designated bank account. The card can be used as an alternative payment method to cash when making purchases. In some cases, the primary account number is assigned exclusively for use on the Internet and there is no physical card.

In many countries, the use of debit cards has become so widespread that their volume has overtaken or entirely replaced in some instances, cash transactions. The development of debit cards, unlike credit cards and charge cards, has generally been country specific resulting in a number of different systems around the world, which were often incompatible. Since the mid 2000s, a number of initiatives have allowed debit cards issued in one country to be used in other countries and allowed their use for internet and phone purchases.

Unlike credit and charge cards, payments using a debit card are immediately transferred from the cardholder's designated bank account, instead of them paying the money back at a later date.
Debit cards usually also allow for instant withdrawal of cash, acting as the ATM card for withdrawing cash. Merchants may also offer cash back facilities to customers, where a customer can withdraw cash along with their purchase.

Credit card:

A credit card is a payment card issued to users as a system of payment. It allows the cardholder to pay for goods and services based on the holder's promise to pay for them. The issuer of the card creates a revolving account and grants a line of credit to the consumer (or the user) from which the user can borrow money for payment to a merchant or as a cash advance to the user.

A credit card is different from a charge card: a charge card requires the balance to be paid in full each month. In contrast, credit cards allow the consumers a continuing balance of debt, subject to interest being charged. A credit card also differs from a cash card, which can be used like currency by the owner of the card.

The size of most credit cards is 85.60 × 53.98 mm (33/8 × 21/8 in), conforming to the ISO/IEC 7810 ID-1 standard. Credit cards have an embossed bank card number complying with the ISO/IEC 7812 numbering standard.

ATM:

An automated teller machine or automatic teller machine (ATM) (American, Australian and Indian English), also known as an automated banking machine (ABM) in Canadian English, and a cash machine, cashpoint, cashline or sometimes a hole in the wall in British English and Hiberno-English, is a computerized telecommunications device that enables the clients of a financial
institution to perform financial transactions without the need for a cashier, human clerk or bank teller. ATMs are known by various other names including ATM machine, automated banking machine, "cash dispenser" (Germany) and various regional variants derived from trademarks on ATM systems held by particular banks.

On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smart card with a chip that contains a unique card number and some security information such as an expiration date or CVVC (CVV). Authentication is provided by the customer entering a personal identification number (PIN). The newest ATM at Royal Bank of Scotland operates without a card to withdraw cash up to £100. Also, Trade and Development Bank of Mongolia launched a service to withdraw cash without payment card. The customers should register first their mobile phone number and bank will give a six-digit code to enter into ATM to withdraw the cash.

Using an ATM, customers can access their bank accounts in order to make cash withdrawals, debit card cash advances, and check their account balances as well as purchase pre-paid mobile phone credit. If the currency being withdrawn from the ATM is different from that which the bank account is denominated in (e.g.: Withdrawing Japanese Yen from a bank account containing US Dollars), the money will be converted at an official wholesale exchange rate. Thus, ATMs often provide one of the best possible official exchange rates for foreign travellers, and are also widely used for this purpose.
RTGS:

Real time gross settlement systems (RTGS) are funds transfer systems where transfer of money or securities takes place from one bank to another on a "real time" and on "gross" basis. Settlement in "real time" means payment transaction is not subjected to any waiting period. The transactions are settled as soon as they are processed. "Gross settlement" means the transaction is settled on one to one basis without bunching or netting with any other transaction. Once processed, payments are final and irrevocable.

Defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time.' Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds settlement takes place in the books of the Reserve Bank of India, the payments are final and irrevocable.

Entry of Private banking:

It is generally accepted that greater financial system depth, stability and soundness contribute to economic growth. But beyond that, for growth to be truly inclusive requires broadening and deepening the reach of banking. A wider distribution and access of financial services helps both consumers and producers raise their welfare and productivity. Such access is especially powerful for the poor as it provides them opportunities to build savings, make investments, avail
credit, and more important, insure themselves against income shocks and emergencies.

As of March 31, 2009, the Indian banking system comprised 27 public sector banks, 7 new private sector banks, 15 old private sector banks, 31 foreign banks, 86 Regional Rural Banks (RRBs), 4 Local Area Banks (LABs), 1,721 urban co-operative banks, 31 state co-operative banks and 371 district central co-operative banks.

The average population coverage by a commercial bank branch in urban areas improved from 12,300 as on June 30, 2005 to 9,400 as on June 30, 2010 and in rural and semi urban areas from 17,200 as on June 30, 2005 to 15,900 as on June 30, 2010. The all India weighted average during the same period improved from 15,500 to 13,400.

Though the Indian financial system has made impressive strides in resource mobilization, geographical and functional reach, financial viability, profitability and competitiveness, vast segments of the population, especially the underprivileged sections of the society, have still no access to formal banking services.

**Foreign banks are enter in India:**

Foreign banks have been in India for more than 150 years but more overseas lenders are now queuing up to set up operations, amid signs that tough restrictions on entry may be eased.
Five to eight foreign banks are seeking to come to India, a source familiar with the industry said, with the country viewed as attractive because of gaps in the market and a buoyant economy that has created wealthier clients.

"India is in focus. It is a high-growth market," added Abizer Diwanji, head of financial services at consultancy KPMG India. "Foreign banks are building their base here, focusing on high-net-worth clients".

Last week Britain’s Standard Chartered Bank raised $530 million in a novel share sale through Indian Depository Receipts, which gives Indians an opportunity to get a global exposure to banking.

The London-based lender, which as The Chartered Bank opened its first overseas bank in the eastern city of Calcutta in 1858, called the fund-raising issue — which was oversubscribed by more than double — a “homecoming.”

Australia’s third-largest bank, ANZ, has been given the go-ahead for retail and wholesale banking operations. Credit Suisse, which already has an Indian investment banking, wealth management and mutual fund arm, is following suit.

Embattled bank Goldman Sachs is also keen to enter India.

"India is a real market of substance," ANZ’s chief executive for Asia Pacific, Europe and America, Alex Thursby, has said.

The presence of foreign banks has brought changes to the way India banks. They were instrumental in bringing automated teller machines (ATMs) and credit cards to India.

But they have still played a limited role in India’s vast lending space, which has traditionally been dominated by state-run banks, mainly due to
restrictions and entry barriers in place until economic liberalisation in the early 1990s.

Operations still cater to a niche market of wealthy clients in big cities, offering specialised products, forex and financial transaction facilities, advisory and wealth management services.

Thirty-four foreign banks are currently operating in India with Citibank, Standard Chartered and HSBC currently accounting for 70% of their total business. In the last five years to March 2009, foreign banks have seen a net profit compounded annual growth of 27%, led by interest and fee-based income, a report from Mumbai-based HDFC Securities shows.

India has concentrated on consolidating its domestic banking system over the last five years but the Reserve Bank of India says the next phase of expansion will see foreign banks’ role "gradually enhanced in a synchronised manner".

A spokeswoman declined to comment on how many overseas banks are looking to set up but said they would clear applications as they come in.

The RBI has approved an average 15 bank-branch licenses every year for the past few years, which is above its commitment of 12 to the World Trade Organisation. But predictions about when foreign banks will arrive are difficult to assess. One issue that could delay entry is the current trouble in the euro zone, which could affect strategic decision-making.
"Typically, foreign banks are dependent on the fortunes of their head office," said one banking analyst.

Foreign banks could also face stiff competition from Indian lenders, despite the country having a relatively low penetration of financial services, as more private banks have come into the sector in the last decade.

Interest margins for banks have been falling since 2000, according to a report by investment bankers and securities firm Execution Noble, as banks fight for market share across the board.

2.2 GLOBALIZATION AND CO-OPERATIVE SECTOR:

Introduction

Co-operation is a world-wide movement. It was introduced in India in the early years of this century in the wake of famines, which had resulted in economic hardship and an alarming increase in the indebtedness of the farmers to the moneylenders. Co-operative credit on easy terms appeared to be the best means of getting the farmers out of the vicious circle of indebtedness and poverty. The idea was to free the farmers from the necessity of having to borrow money on usurious rates of interest from Sahukars or village moneylenders. The Co-operative Societies Act, which was passed in 1904, envisaged the formation of village credit societies. In 1912, the Act was amended to enable formation of other types of societies for activities relating to sale, purchase, production, housing etc. This Act also provided for the creation of federations of primary societies and for supervision, audit, mutual control and overall development of the co-operative movement. In 1919, the subject of co-operation was transferred to the provinces.
and most of the provinces enacted their own laws to regulate the working of co-operative societies. To give a stimulus to the co-operative movement, the Government of India set up an Agricultural Credit Department in the Reserve Bank of India with a view to providing financial assistance and credit to the co-operatives.

Co-operation was introduced in India mainly as a defensive organization for dealing with problems of rural indebtedness. With the acceptance and implementation of a planned economic development wedded to the ideas of socialism and democracy, co-operation became a dynamic economic instrument for achieving the social objectives of the National plan.

Globalization

The term globalization is often associated with international business. It is a process of development of the world into a single integrated economic unit. In India, globalization refers to the opening of the gates of the economy for mutual global co-operation by way of reducing control and bureaucratic delays and steering the economy towards better market orientation.

Globalisation started from the 19th century and the period between 1870 to 1913 has been considered as first phase and the period from middle of 20th century is viewed as the second phase. The World Human Development Report, 1999 states that the most significant feature of the current phase is market economic policies spreading around the world with greater privatization and liberalization than in earlier decades.
It is a well-known fact that the year 1991 marked the beginning of a new era in economic policy of our country. To encourage privatization, policy changes such as deregulation of state enterprise, reduction in tariff barriers, creation of appropriate climate to promote private investment in infrastructure, manufacturing etc. provided for new direction and affected almost all the sectors of the economy, including co-operative sector. But the reform measures under the new economic policy, mainly concentrated only in removing the fetters on private enterprises and in stimulating higher economic growth by promoting industrial sector. The rural and agricultural sector remained somewhat neglected and also the effect of economic reforms on the economic fortunes of the common people was overlooked. Throughout the reform decade i.e., from 1991 to 2000, the role and relevance of the Co-operative sector remained on the background, in spite of its predominant position in various fields of our national economy.

There are at present 5.04 lakh Co-operative societies of different type with a membership of 22 crores, covering 100 percent villages and 67 percent rural households. The transition from controlled economy to open competitive economy in the name of globalization or liberalization has thrown a whole lot of challenges to the Co-operative sector. It was believed that Co-operatives would not be able to survive in the face of stiff competition posed private sector. In contrast, there were still few, who regarded cooperation as a dynamic enterprise, which had been able to survive for around 150 years. A study of functioning of Co-operative societies in various segments such as agricultural credit, agricultural marketing, fertilizer distribution, agro-processing, dairy and sugar industries has
shown that there are some strong and viable Co-operatives. But at the same time one must realize the fact that the co-operative structure, as it emerged, has shown the following weaknesses.

**Weaknesses:**

1. Weak structure at primary level
2. Lack of responsiveness from federal organizations towards the needs of their member organizations.
3. Working of different Co-operatives in isolation rather than unified system
4. Lack of participation of user-members

Some of the other weaknesses are lack of professional management, lack of adequate infrastructure, lack of capability to withstand competition, over-dependence on government for financial assistance and restrictive provisions of Co-operative law. Some of these main weaknesses observed in the Co-operative movement; have to be tackled on war-footing in the years to come, in the best interest of the survival of Co-operative movement.

The current status of Co-operatives reflects both a threat and an opportunity. It is a threat, because Co-operatives have failed, to a large extent, in delivering efficient goods and services unlike the private sector and an opportunity, because the new economic scenario will offer enough opportunities, which could be effectively utilized by the Co-operatives to prove their case of continuation. Some of the new challenges to be faced by Co-operatives in the new millennium are briefly categorized as follows:
New Challenges

1. A borderless system of economic activity is coming into being. Big multinational companies will take full advantage of the borderless world, without hindrance of national boundaries to undertake large-scale economic activities, which will dominate the world market. Such a new economic scenario, presented a threat to Co-operative movement’s ability to survive.

2. Since the government now has withdrawn support, due to changed economic priorities, many Co-operatives encounter difficulties in generating their own resources and have to completely reorganize them to survive and succeed in a competitive environment, without depending any state support.

3. At present, there are about 207 national and 8 international organizations, which are the backbone of ICA and there are about 754 million individuals spread over 90 countries of Asia, Africa, Europe and America, who are members of ICA. With such a huge and diversified structure around the world, one cannot question the ability of the Co-operatives to survive and succeed, but what needs to be deliberated upon is, the new direction towards which Co-operative movement should move with firm determination.

4. Internal and structural weaknesses of Co-operative institutions, combined with lack of proper policy support have neutralized their positive impact and resulted partly in the mismanagement, inefficiency and corruption in the financing of Co-operatives. This has necessitated the need for a clear – cut policy on co-operatives, to enable sustained development and growth of healthy and self-reliant Co-operatives.
Keeping in view the challenges ahead, Co-operatives have to reorient their strategies, in the changed economic environment of our economy. Some of the strategies to reorient and renew their development thrust in the new environment are:

Development Thrust

1. To face the challenges in a liberalized economy, the Co-operatives have to reorient their structural functioning and management. It may include:
   
   I. Enhancing the competitive strength in Co-operatives by their merger and division, wherever necessary.
   
   II. Non-viable societies that do not have scope for revival should be liquidated.
   
   III. Ensure active participation of members in their day-today business and de-listing or removing the inefficient or inactive members from membership.
   
   IV. Federal organizations of Co-operatives must give sufficient financial and other support to their constituent societies.

2. With the growing diversification and size of operations in Co-operatives, there is a need for constituting two separate boards namely, policy-board, consisting of elected representatives of the members and executive-board, consisting of senior executives headed by the chief executive, with clear demarcation of areas of their powers and functions. In other words, besides elected cooperators, there should be a provision to co-opt outside experts in areas, requiring high degree of specialization or technical and managerial expertise.
3. Large-scale enterprises in the Co-operative sector may require huge funds. To mobilize more funds, Co-operatives may enter capital market and mobilize funds by means of deposits, debentures etc. At the same time, Co-operatives must evolve deposit-insurance scheme, to instill confidence among the depositors, both in urban and rural areas. Effective deposit mobilization will help them to build their own lendable resources, for profitable and diversified lending. They have to adopt efficiency parameters, in terms of cost-effectiveness and a reasonable return on investment, if they have to survive in the competitive atmosphere.

4. According to some experts, there are a number of agricultural commodities like rice, sugar, fruits, vegetables; spices etc. that have strong competitive advantage in export markets. This has positive implications for agricultural Co-operatives. Moreover, some Co-operative thinkers interpreted that the historical attributes of Co-operatives namely, countervailing power, access to capital on favourable terms, scale-economies and income improvement, provide them with necessary strength, to overcome the challenges of a competitive market.

5. Intensified enrolment drives to cover maximum number of small and middle sized agrarian producers, processors etc., intensified linkages with NGOs or Self-help Groups or panchayats and intensified efforts on the part of the government of India and promotional bodies like NCDC to attract funds and other forms of assistance from international agencies like world bank, Asian development bank, EEC, FAO, ILO, etc. for specific development projects in the Co-operative sector, will go a long way in strengthening Co-operatives, in order to compete in the new economic environment.
6. For the development of rural sector, which is still very largely in the Informal spheres, the parameters of the new system do not apply. In such cases, we should identify:

   i. The areas where the Co-operatives cannot penetrate or cover,
   ii. The areas where the Co-operative sector has a comparative advantage.
   iii. The areas where Co-operatives can build up strategic alliance with private sector, public sector and International agencies. Such an understanding will great help in the vertical and horizontal integration of support services for agro-industrial production processes.

7. For building up professionalism in the management of the Co-operative enterprises, it is necessary on the one hand to upgrade the quality of the staff with latest developments and on the other hand, develop proper and cordial relationship between the managers and members of board of directors. Proper and continuous training must be provided to both Co-operative leaders and profession executives.

8. It is only now that Co-operatives have an opportunity to thrive for years, despite their relevance restricted by a hostile legal and policy environment fell far short of their promise. The extensive powers conferred on the registrar of Co-operative societies, are a drag on the efficiency of the Co-operative system. The dawn of the new era began in 1995, when Andra Pradesh legislature passed the AP mutually aided Co-operative societies Act, 1995. by the end of 1999, three more states viz., Bihar, Jammu and Kashmir and Madhya pradesh have enacted similar parallel acts for self-reliant Co-operatives. Maharastra, Tamil Nadu, Orisssa, Punjab and Himachal Pradesh are considering similar laws. Recently,
Karnataka state legislature has passed & implemented Souharda Co-operative society Act since 2000. It is this, changing environment that provides the opportunity for genuine Co-operatives, to arise and compete. Parallel-laws for self-reliant Co-operatives; provide a legal environment that allows Co-operatives to function as autonomous, democratic, member-sensitive, member-controlled, self-reliant enterprises.

**Use of computers for quality improvement and use of modern technique for quality improvement of staff efficiency and competition with private sector:**

Information technologies may contribute in many effective ways to total quality management. Their supporting capacity concerns areas such as clinical documentation and quality control as well as problem analysis, quality assurance and improvement and knowledge management. Here however, a great deficit of the available departmental information systems must be stated.

IT has the potential to greatly improve the quality of health care; the evidence that IT improves important health related outcomes is limited. Even the IOM, which has endorsed the use of IT as part of a strategic plan to improve quality of care in the U.S., acknowledges that, “Although the potential benefits of IT are compelling, the evidence in support of these benefits varies greatly by type of application.” A recent study funded by AHRQ validates this assertion. As part of its Evidence-based Practice Center (EPC) program, AHRQ sponsored a systematic review to evaluate the evidence on interventions to reduce medical errors and improve patient safety. The report, Making Health Care Safer: A Critical Analysis of Patient Safety Practices found that there was relatively little
evidence that computerized physician order entry (CPOE) with clinical decision support or other IT innovations improved important outcomes across diverse practice settings. The lack of evidence was notable especially when compared to the strength of evidence regarding non technological safety practices such as prophylaxis for venous thromboembolism, use of sterile barriers during catheter insertion, or use of prophylactic antibiotics during surgery. Although this is not a reflection on the potential importance of IT in health care, it does reveal that a great deal of work is still needed to determine how IT can be utilized to improve important outcomes and overall quality of care in diverse health care settings.

2.3 GLOBALIZATION AND PRIVATE SECTOR:-

Globalisation:-

The process of globalisation and integration has accelerated its pace and transformed its character under a confluence of forces embracing trade, technology, tariffs and investment flows, enabling it to transcend the geographical and political barriers. In fact, globalisation over the last three decades or so, has been associated with greater intra-industry and intermediate goods trade, reflecting more intense global competition. It has also been characterised by increasing share of services in world output; increasing asymmetry in the international mobility of labour and capital; and unregulated mobility of international capital as opposed to domestic capital.

Consequently, the product cycles as also the cost and scale of production are constantly in a flux through R & D and innovation. This often leads to bandwagon effects and cyclical co-movement of countries cutting across
developed and developing nations. Besides, globalisation has entailed with itself new ideas and values like human rights, labour standards, empowerment of woman labours and protection to children, which can no longer be wished away. As you are aware, the winds of globalisation have started blowing over the country strongly in the wake of the unprecedented balance of payments crisis of 1991 and leading to a host of structural reforms. Our participation in the globalisation process was reaffirmed with the establishment of the World Trade Organisation in 1995 with India as one of its founding members. Since then, the country has come a long way in opening up the economy to private and foreign participation, leaving behind the dreaded license-raj regime of the past. Today only six items are subject to industrial licensing, of which only three are reserved for the public sector. Practically, there is now no quantitative restriction on the import of any industrial goods – consumer, capital or otherwise. Simultaneously, the customs duty structure has been scaled down considerably with the average import duty ruling at 35 per cent in 2001-02 as against 73 per cent in 1991-92. FDI is now permitted under the automatic route with the foreign ownership cap raised to 100 per cent for majority of the sectors. Since 1994, Rupee has been rendered convertible on the current account. While the capital account convertibility is virtually in place for the foreign nationals and non-residents, there has been progressive move towards its liberalisation for the domestic resident as well. In sequel, there has been some evidence of the business cycles in advanced countries impacting India’s industrial sector in the 1990s (Chitre, 2003).
However, the country has remained largely insulated vis-à-vis its peer competitors as demonstrated in successful prevention of the East Asian contagion, the present current account surplus even in the face of global slowdown and the significant build-up of international reserves. Today, India stands out as one of the ten fastest growing countries in the world with the GDP growth placed at 6.1 per cent in the post-reform period (1992-2002) as against 5.7 per cent in the 1980s.

**Employment Opportunities in private sector:**

The globalisation process turns out to have performed a double-edged sword for the Indian labour. In terms of ‘current daily status’ estimates brought out by the National Sample Survey Organisation, there has been a significant deceleration in labour force participation rate to 1.3 per cent per annum during 1993-2000 from 2.4 per cent during 1983-1994. Notwithstanding a higher GDP growth in the latter phase, employment growth declined to 1.1 per cent from 2.7 per cent in the backdrop of decline in employment elasticity to 0.16 from 0.52 over the same period. The sharp deceleration in employment growth has raised fears that economic growth in the 1990s has been a ‘jobless’ variety. Besides, there is evidence of increasing capital intensity almost in all sectors including small un-organised ones and services particularly in the latter half of the 1990s.

The significant reduction in labour force participation rate during 1993-2000 has been mainly on account of lower workforce participation by women particularly in rural areas. In fact, the number of unemployed stood at nearly 27 million in 1999-2000 as compared to about 20 million in 1993-94, taking the unemployment rate to 7.3 per cent of labour force from 6.0 per cent. In evaluating
the state of unemployment, it is important to recognise that some degree of unemployment is normal in any labour market. Even full employment is conventionally defined not as zero unemployment but as that level of employment when unemployment falls to the irreducible minimum. However, such level of unemployment has not been defined so far in the Indian context. Nevertheless, a cross-country comparison indicates that India’s current unemployment rate remains significantly lower than several countries like Australia, Philippines, Pakistan and Sri Lanka and is comparable to Indonesia.

However, it remains higher than the rate for China and Bangladesh (ILO’s World Development Report 2000). Nevertheless, one encouraging development has been the noticeable decline in educated unemployment rate across rural and urban sectors both among the technically educated as well as those having secondary education and above.

State-wise, while the highest unemployment rate was observed in Kerala (21 per cent), the lowest unemployment rate was noticed in Himachal Pradesh (3 per cent) with hardly any change in ranking of the states between 1993-94 and 1999-2000. However, the coefficient of variation across states increased significantly in the 1990s. The unemployment rate for Maharashtra, which is albeit lower than the all India average, increased sharply to 7 per cent from 5 per cent during the period. For Maharashtra, the key observations about unemployment situation are outlined below:
• The rural unemployment rate among the male youth (at 11.3 per cent) was marginally higher in Maharashtra than the all India average (of 11.1 per cent).

• For the female youth, the rural unemployment rate (at 9 per cent) turned out to be lower than the all-India average (11 per cent).

• On the whole, rural unemployment rate among the youth at 10.4 per cent stood lower in Maharashtra than the all India average of 11 per cent.

• On the other hand, urban unemployment rate among the youth (male, female, and the average) was found to be higher in Maharashtra than the all India average as also its own rural unemployment rate. This underscores the need for proactive policies to generate employment in

• The urban sector and especially among the youth, educated and skilled, particularly when the organized activity, which dominates the urban sector is suffering from a near jobless growth.

**Sectoral Employment**

While the commodity producing sectors have uniformly indicated decline in employment elasticity during 1993-2000 over 1983-1994, certain service sectors, viz., ‘transport, storage and communication’ and ‘financing, insurance, real estate and business services’ have bucked the declining trend substantially. Moreover, annual employment growth in ‘manufacturing’, ‘construction’, ‘trade, hotels and restaurants’, ‘transport, storage and communication’ and ‘financing, insurance, real estate and business services’ turned out higher in the latter period. Although, the absolute level of employment in agriculture remained almost
unchanged at 190 million, its share in overall employment declined in the latter period while those of industry and services indicated sustained improvement. This has been in keeping with the experience of the rest of the world.

**Casualisation and Quality of Employment**

Casualisation of labour, often feared in certain circles in the aftermath of globalisation, witnessed only one per cent increase in 1999-2000 over 1993-94 coupled with a marginal improvement in the regular salaried class. Real wages of casual labour also increased faster than in the past both among agricultural and industrial workers. Further, the employment share of the unorganised sector was almost maintained in 1999-00. Furthermore, higher growth of rural non-farm sector vis-a-vis agriculture facilitated absorption of excess labour from agriculture in the rural non-farm sector. All these things taken together imply that there might not have been any deterioration in the quality of employment in the country.

**Skilled Labour and Wage Inequalities**

Yet another healthy trend witnessed in the post-reform period has been the shift in the composition of labour force in favour of the skilled labours, in general, and more significantly in the unorganised sector. The dramatic expansion in software exports has certainly contributed to this development. As a natural consequence, labour productivity indicated faster improvement both in organized and unorganised sectors. While the larger absorption of skilled labours in the unorganised sector vis-à-vis the organised sector might have brought down the wage gap across, the same might have widened within the organised sector itself with de-emphasis of wage parity and narrow gap between the lowest and the
highest paid employees. For example, over 100 out of about 240 PSUs have reportedly not had any pay revision since.

Organized Employment

While the employment share of organised sector remained almost the same at around eight per cent in 1999-2000 as in 1993-94, its employment elasticity came down close to zero. In particular, public sector, which accounts for nearly 70 per cent of employment of the organised sector, underwent a drastic decline in employment elasticity primarily on account of pursuit of rightsizing in the context of hard budget constraint. On the other hand, private sector, which is closely intertwined with the development in the rest of the world, demonstrated considerable dynamism in terms of improvement in growth and elasticity of employment even in the face of slowdown in output. This is contrary to the popular pessimistic projection for the post-reform period but in line with the enhanced role of the private sector in a market economy.

Industrial Relation

The phase of globalisation has witnessed silent and significant metamorphosis of the labour-management relations despite the institutional inertia on the front of labour laws and regulations. The erstwhile centralised and tripartite industrial relation (IR) system has slowly given way to many local bipartite IR systems. Increasingly, consultation, co-operation and consensus are taking the place of coercion and confrontation. This is reflected in the reduced number of man days lost at 210 million during 1991-2000 as against 402 million during 1981-90. One of the striking features during this period is that more man days
were lost in lock-outs on the initiatives of the management than strikes effected by the employees. The new industrial climate has also encouraged the employers to right-size the workforce by way of closures, technological change and restructuring.

Thus, the process of globalisation has set in motion myriads of forces, which are operating at multiple channels to transform the landscape of labour in the country beyond recognition. Let me now turn to the emerging challenges for Indian labour in a globalised world and the appropriate agenda for action.

**Emerging Challenges and the Agenda for Action**

Globalisation has brought the issue of education and skills development to the centre of the employment scene. The scope for absorption of labour in manufacturing or services would depend on educational attainments and skills acquired. As of now, the skilled labour force accounts for hardly around six to eight per cent of the total, compared to more than 60 per cent in most of the developed and developing countries. It is, therefore, necessary to orient the educational and training system towards skill requirements in both formal and informal sectors. The participation rate of women in the labour market is as low as 18 per cent in India as compared to 44 per cent in China. The participation rate needs to be raised with thrust on educational levels, enabling the women labour to reach up in the value chain. Besides, action by the government and civil society is required to contain the gender disparity. With globalisation and demands from the developed world for adherence to the international labour standards, developing countries including India would be increasingly under pressure to reduce the
incidence of child labour. Therefore, efforts should be directed towards poverty reduction and improvement in the quality of schooling. Making education compulsory for children is a necessary condition for the reduction and abolition of child labour.

The nature and structure of the informal sector, which is the most dynamic and employment-intensive sector, presents a challenge to the traditional legal arrangements, industrial relations and collective bargaining. There is need for promoting informal sector labour organisations like SEWA for textile workers to improve the income and working conditions of the informal workers. The present policy bias in favour of the formal sector needs to be corrected by way of tax holiday, duty exemption and access to credit for the informal sector. The trade unions as institutions for labour are placed in a soul-searching mode in the new environment. They need to come up with new types of services for their members and form new alliances. They should be ready to deal with increasingly heterogeneous labour force such as part timers and contract workers. They need to make a successful transition from currently fragmented and political party affiliated system with overdependence on delayed, legalistic and adjudicatory resolution of industrial disputes to healthy and strong trade union movement wherein dispute settlement would be based on collective bargaining and arbitration at the enterprise level.

SEZ:

This policy intended to make SEZs an engine for economic growth supported by quality infrastructure complemented by an attractive fiscal package,
both at the Centre and the State level, with the minimum possible regulations. SEZs in India functioned from 1.11.2000 to 09.02.2006 under the provisions of the Foreign Trade Policy and fiscal incentives were made effective through the provisions of relevant statutes.

To instill confidence in investors and signal the Government's commitment to a stable SEZ policy regime and with a view to impart stability to the SEZ regime thereby generating greater economic activity and employment through the establishment of SEZs, a comprehensive draft SEZ Bill prepared after extensive discussions with the stakeholders. A number of meetings were held in various parts of the country both by the Minister for Commerce and Industry as well as senior officials for this purpose. The Special Economic Zones Act, 2005, was passed by Parliament in May, 2005 which received Presidential assent on the 23rd of June, 2005. The draft SEZ Rules were widely discussed and put on the website of the Department of Commerce offering suggestions/comments. Around 800 suggestions were received on the draft rules. After extensive consultations, the SEZ Act, 2005, supported by SEZ Rules, came into effect on 10th February, 2006, providing for drastic simplification of procedures and for single window clearance on matters relating to central as well as state governments. The main objectives of the SEZ Act are:

(a) Generation of additional economic activity
(b) Promotion of exports of goods and services;
(c) Promotion of investment from domestic and foreign sources;
(d) Creation of employment opportunities;
Development of infrastructure facilities;

It is expected that this will trigger a large flow of foreign and domestic investment in SEZs, in infrastructure and productive capacity, leading to generation of additional economic activity and creation of employment opportunities. The SEZ Act 2005 envisages key role for the State Governments in Export Promotion and creation of related infrastructure. A Single Window SEZ approval mechanism has been provided through a 19 member inter-ministerial SEZ Board of Approval (BoA). The applications duly recommended by the respective State Governments/UT Administration are considered by this BoA periodically. All decisions of the Board of approvals are with consensus.

The SEZ Rules provide for different minimum land requirement for different class of SEZs. Every SEZ is divided into a processing area where alone the SEZ units would come up and the non-processing area where the supporting infrastructure is to be created.

The SEZ Rules provide for:

- "Simplified procedures for development, operation, and maintenance of the Special Economic Zones and for setting up units and conducting business in SEZs;
- Single window clearance for setting up of an SEZ;
- Single window clearance for setting up a unit in a Special Economic Zone;
- Single Window clearance on matters relating to Central as well as State Governments;
2.4. IMPACT OF GLOBALIZATION ON STATE CO-OPERATIVE BANK AND DISTRICT CENTRAL CO-OPERATIVE BANKS:

1. Computerized banks:

   Computers are used in banks for a variety of reasons. They help bank personnel operate more efficiently and effectively. Computers are used to track certain transactions and they help process other customer information as well. Without computers, it would be very hard for a bank to offer good customer service day in and day out. Computers help a bank to save time and money, and can be used as an aid to generate profits.

   Banks use computers to track customer information such as name, address, phone number, date of birth, Social Security number and place of employment. This information is used to stay in touch with customers and notify them of any changes in bank policy. A customer address is needed to send out statements on a monthly basis. A customer's account number is also stored in the computer, which gives bank employees the ability to access customer information efficiently.

2. Core banking:

   Banking business has evolved over a period and grown exponentially around an entire gamut of products and transactions under a wide umbrella. Core Banking is the meeting point of the largest banking services segments, cutting edge Information Technology and the ever advancing Communication Technology. It is all about providing the banking customers with the right
products at the right time through the right channels 24 hours a day, 7 days a week through a multi location, multi branch network.

The best breed of the banks, and incorporate deep business functionality. These products have enabled our customers to differentiate their services, making them more competitive in the market place. We offer end to end core banking services along with microfinance and Financial Inclusion Services ensuring the availability of banking services at an affordable cost to disadvantaged and low-income groups.

3. E. banking, ATM and Credit card and RTGS:

E-banking refers to electronic banking. It is like e-business in banking industry. E-banking is also called as "Virtual Banking" or "Online Banking". E-banking is a result of the growing expectations of bank's customers.

E-banking involves information technology based banking. Under this I.T system, the banking services are delivered by way of a Computer-Controlled System. This system does involve direct interface with the customers. The customers do not have to visit the bank's premises.

Popular services covered under E-Banking

The popular services covered under E-banking include:-

1. Automated Teller Machines,
2. Credit Cards,
3. Debit Cards,
4. Smart Cards,
5. Electronic Funds Transfer (EFT) System,
6. Cheques Truncation Payment System,
7. Mobile Banking,
8. Internet Banking,
9. Telephone Banking, etc.

**Advantages of E-Banking**

The main advantages of E-banking are:-

1. The operating cost per unit services is lower for the banks.
2. It offers convenience to customers as they are not required to go to the bank's premises.
3. There is very low incidence of errors.
4. The customer can obtain funds at any time from ATM machines.
5. The credit cards and debit cards enables the Customers to obtain discounts from retail outlets.
6. The customer can easily transfer the funds from one place to another place electronically.

**4. Competition with nationalized and private banks.**

Nationalized banks, those banks where the Govt. holds more than 51 % of the paid up equity shares capital in the management of the banks re-invested in the hands of the Govt. nominated Directors. The private banks, those where the share capital is held by the public not the Govt. The management is vested in the hands of Directors elected by share holders. The banking policy for both private & nationalized banks is framed by the Central Bank. In India the RBI is the central bank.
Major share of the nationalized banks is owned by Government whereas individuals or Foreign Institutional investors or Domestic Institutional investors are the major shareholders in private banks. In the 1960s & 1970s majority of the banks were nationalized by the Government, hence they are called nationalized banks. They are also called as public sector banks.

The study of the impact globalization on District central co-operative banks is reviewed from the secondary survey is as given below tables.
### Table No.2.1
**Salary to staff for District Co-op. Banks in Marathwada Region**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>872.64</td>
<td>893.44</td>
<td>2369.84</td>
<td>1722.76</td>
<td>1572.30</td>
</tr>
<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>945.40</td>
<td>972.44</td>
<td>1400.78</td>
<td>1291.82</td>
<td>1751.09</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>929.53</td>
<td>956.00</td>
<td>1199.00</td>
<td>1212.15</td>
<td>1860.39</td>
</tr>
<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>1489.35</td>
<td>1540.30</td>
<td>1702.39</td>
<td>1950.21</td>
<td>2347.90</td>
</tr>
<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>1041.13</td>
<td>1131.58</td>
<td>1206.59</td>
<td>1290.89</td>
<td>1678.53</td>
</tr>
<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>852.42</td>
<td>895.22</td>
<td>912.12</td>
<td>944.14</td>
<td>944.12</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

On the above Table No.2.1 is shown that the salary to staff for District Co-op. banks in Marathwada region. In case of Nanded District Central Co-op. Bank Ltd. Nanded the salary paid to the staff in 2006-07 was Rs.872.64 lacks and after that increasing the amount every year and lastly in the year of 2009-10 and 2010-11 were decreased the amount.

The Aurangabad District Central Co-op Bank Ltd. Aurangabad salary to staff payments is increased the every year. Highest amount of salary paid Rs. 2369.84 lakhs by Nanded District Central Co-op Bank Ltd Nanded in the study period. Salary to staff is very low Rs.852.42 lakhs in the study period by Beed DCC Beed. All the other banks’ salary is increased every year.
Salary to staff for District Co-op. Banks in Marathwada Region

Graph No. 2.1

Rs. in Lacks

0 500 1000 1500 2000 2500

Nanded District
Latur District
Beed District
Amravati District
Palghar District
Bhandara District
Central Co-op. Bank Ltd.
Central Co-op. Bank Ltd.
Central Co-op. Bank Ltd.
Central Co-op. Bank Ltd.
Central Co-op. Bank Ltd.
Central Co-op. Bank Ltd.
2007-08
2008-09
2009-10
2010-11
Table No.2.2
Meeting of Board of Director Expenses of District Co-op. Banks in Marathwada Region

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>0.38</td>
<td>0.15</td>
<td>0.23</td>
<td>0.12</td>
<td>0.41</td>
</tr>
<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>0.15</td>
<td>0.05</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>10.53</td>
<td>2.85</td>
<td>12.92</td>
<td>3.14</td>
<td>3.01</td>
</tr>
<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>1.03</td>
<td>1.28</td>
<td>1.49</td>
<td>2.35</td>
<td>1.68</td>
</tr>
<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>0.39</td>
<td>0.45</td>
<td>0.42</td>
<td>0.42</td>
<td>0.36</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

On the above table No.2.2 shown the Meeting of Board of Director Expenses of District Co-op. Banks in Marathwada Region. In the above six banks the case shown by Meeting of Board of Directors Expenses in the year 2006-07 Latur District Central Co-operative Bank Ltd Latur the expenses are very high Rs. 10.53. The Nanded District Central Co-operative Bank Ltd. Is very low expenses i.e. Rs. 0.12 in the year 2009-10.

Osmanabad District Central Co-op Bank Ltd. Osmanabad during these years had no meeting of Board of Directors Expenses and the same condition in PDCC Parbhani that the year of 2008-09- to 2010-11.
Graph No. 2.2
Meeting of Board of Director Expenses of District Co-op. Banks in Marathwada Region

Rs.'in Lacks
Table No. 2.3
Advertisement Expenses of District Co-op. Banks in Marathwada Region

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>0.20</td>
<td>-</td>
<td>-</td>
<td>0.19</td>
<td>0.22</td>
</tr>
<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>1.90</td>
<td>2.16</td>
<td>2.50</td>
<td>2.19</td>
<td>3.91</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
<td>10.0</td>
<td>15.0</td>
</tr>
<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>20.0</td>
<td>20.0</td>
</tr>
<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>1.15</td>
<td>1.04</td>
<td>1.18</td>
<td>0.50</td>
<td>1.52</td>
</tr>
<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>1.15</td>
<td>1.12</td>
<td>1.15</td>
<td>1.15</td>
<td>1.42</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

On the above table No. 2.3 Advertisement Expenses of District Co-op Banks in Marathwada Region. In the year 2009-10 & 2010-11 the advertisement expenses are same Rs. 20.0 in ADCC Aurangabad. Latur District Central Co-op Bank Ltd Latur is remaining same expenses in year 2006-07 to 2009-10.

In the case of Aurangabad District Central Co-op Bank Ltd. Aurangabad there is no advertisement for three years. The same condition is of Nanded District Central Co-op Bank Ltd. Nanded are 2007-08 to 2008-09 and expenses similarly.

The Parbhani District Central Co-op Ltd. Parbhani the expenses are continuously increased in the three year but decrease in the year 2009-10. Beed District Central Co-op Bank Ltd. Beed the expenses during three years is same condition 2006-07, 2008-09 & 2009-10, but expenses are decreased in year 2007-08. Above six banks the advertisement expenses are similarly year to year are increasing.
<table>
<thead>
<tr>
<th>Region</th>
<th>Advertisement Expenses (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nanded District</td>
<td>2006-07</td>
</tr>
<tr>
<td>Parbhani District</td>
<td>2007-08</td>
</tr>
<tr>
<td>Latur District</td>
<td>2008-09</td>
</tr>
<tr>
<td>Aurangabad District</td>
<td>2009-10</td>
</tr>
<tr>
<td>Osmanabad District</td>
<td>2010-11</td>
</tr>
<tr>
<td>Beed District</td>
<td>2011-12</td>
</tr>
</tbody>
</table>

Graph No. 2.3

Advertisement Expenses of District Co-op. Banks in Marathwada Region

Rs. in Lacks
Table No.2.4
Interest paid of District Co-op. Banks in Marathwada Region
Rs.in Lacks

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>4510.53</td>
<td>3403.60</td>
<td>4520.25</td>
<td>2218.51</td>
<td>1652.15</td>
</tr>
<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>2822.96</td>
<td>2941.19</td>
<td>2850.45</td>
<td>2196.98</td>
<td>2951.33</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>3582.53</td>
<td>4490.18</td>
<td>4788.00</td>
<td>5828.09</td>
<td>4500.57</td>
</tr>
<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>1330.21</td>
<td>1873.09</td>
<td>988.11</td>
<td>669.90</td>
<td>321.89</td>
</tr>
<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>4161.58</td>
<td>4168.10</td>
<td>3830.23</td>
<td>3577.58</td>
<td>4263.29</td>
</tr>
<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>1244.26</td>
<td>1345.11</td>
<td>1345.78</td>
<td>1489.26</td>
<td>1516.23</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above table no. 2.4 Interest paid of District Co-op Banks in Marathwada Region. The Nanded District Central Co-op Bank Ltd Nanded in the year 2006-07 the more interest paid is Rs. 4510.53 other than Co-op Banks in Marathwada. The Bank interest paid Osmanabad District Central Co-op Bank Ltd. Osmanabad is Rs. 4161.58 and near about same situation in every year. The interest paid by Latur District Central Co-op Bank Ltd Latur at is Rs. 4500.57 in 2010-11.

In the year 2007-08 to 2009-10 the interest paid in all banks are increasingly going the year. The year 2010-11 the interest paid is continuously. But the Beed District Central Co-op Bank ltd. Beed is decreasing interest paid of District Co-op Banks in Marathwada region.

The very high interest paid in all over six bank is Latur District Central Co-op Bank Ltd. Latur in the year 2009-10 as Rs. 5828.09 and the very low interest paid by Aurangabad Co-operative Bank Ltd. Aurangabad the year 2010-11 is Rs. 321.89 respectively.
Graph No. 2.4

Interest Paid of District Co-op. Banks in Marathwada Region

Rs. in Lacks
Table No.2.5
Interest Received of District Co-op. Banks in Marathwada Region
 Rs.in Lacks

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>5530.22</td>
<td>5709.80</td>
<td>5765.90</td>
<td>6234.66</td>
<td>3809.11</td>
</tr>
<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>4034.44</td>
<td>6021.50</td>
<td>6335.24</td>
<td>6283.39</td>
<td>6496.15</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>7049.31</td>
<td>1056.56</td>
<td>8860.93</td>
<td>9314.54</td>
<td>10105.71</td>
</tr>
<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>4400.24</td>
<td>6615.73</td>
<td>13185.80</td>
<td>6221.82</td>
<td>7043.49</td>
</tr>
<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>622.25</td>
<td>755.85</td>
<td>958.50</td>
<td>1313.58</td>
<td>1475.43</td>
</tr>
<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>7012.25</td>
<td>7026.00</td>
<td>7145.15</td>
<td>7156.56</td>
<td>7200.00</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

On the above table no 2.5 Interest Received of District Co-op Bank in Marathwada Region in the bank of Beed District Central Co-op Bank Ltd. Beed has more interest received in the year of 2006-07 to 2010-11. Lower Interest Received Osmanabad District Central Co-op Bank Ltd.

Interest Received to District co-op Bank in Marathwada Region, Latur District Central Co-op Ltd. Latur in the year 2010-11 the high interest received of Rs. 10105.71 and the same year interest received is very low is Rs. 1475.43 i.e. Osmanabad Central Co-op. Bank.

The interest received has various changes in the year to year for all Banks.
Graph No.2.5
Interest Received of District Co-op. Banks in Marathwada Region
On the above table no. 2.6 Net profit of District Co-op Banks in Marathwada Region 2006-07 to 2010-11. Latur District Central Co-op Bank Ltd. Latur has increased Net Profit. Nanded District Central Co-op Bank Ltd. Nanded. Aurangabad and Osmanabad District Co-op Bank Ltd. these banks have been loosed for first two year and after that they got very few profit. In the year 2006-07 Nanded District Central Co-op Bank Ltd Nanded the Net Loss for Rs. -2809.69 the same year the Aurangabad District Central Co-op Bank Ltd and Osmanabad District Central Co-op Bank Ltd. Osmanabad are Rs. -4609.72 and Rs. -6771.02 respectively.

In the year 2008-09 the Aurangabad District Central Co-op Bank Ltd. Aurangabad, Net Profit is Rs. 6995.16 are increasing the another banks, but the Beed District Central Co-op Bank Ltd. Beed decreased Net Profit to Rs. 165.56

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<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>-2809.69</td>
<td>3009.38</td>
<td>5795.79</td>
<td>1320.99</td>
<td>225.88</td>
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<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>1076.81</td>
<td>-2598.13</td>
<td>2344.19</td>
<td>4735.92</td>
<td>1828.30</td>
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<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>460.38</td>
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<td>1396.17</td>
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<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>-4609.72</td>
<td>-1979.49</td>
<td>6995.16</td>
<td>1064.16</td>
<td>150.33</td>
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<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>-6771.02</td>
<td>-4969.89</td>
<td>6675.16</td>
<td>-2202.4</td>
<td>252.04</td>
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<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>154.05</td>
<td>155.65</td>
<td>165.56</td>
<td>178.25</td>
<td>189.15</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports
Graph No. 2.6
Net Profit of District Co-op. Banks in Marathwada Region
Rs. in Lacks
2006-07
2007-08
2008-09
2009-10
2010-11
### Table No.2.7
Current Deposits of District Co-op. Banks in Marathwada Region.

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</thead>
<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>8238.48</td>
<td>8337.18</td>
<td>1032.25</td>
<td>9824.42</td>
<td>9772.29</td>
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<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>1605.99</td>
<td>1634.57</td>
<td>2573.02</td>
<td>2459.07</td>
<td>3220.72</td>
</tr>
<tr>
<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>1039.65</td>
<td>1023.03</td>
<td>1092.24</td>
<td>1264.95</td>
<td>1217.27</td>
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<tr>
<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>1670.67</td>
<td>7662.92</td>
<td>9412.28</td>
<td>1049.03</td>
<td>1150.72</td>
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<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>985.26</td>
<td>999.55</td>
<td>1058.00</td>
<td>1059.45</td>
<td>1154.45</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above table no. 2.7 Current Deposits of District Co-op Banks in Marathwada Region in the year 2009-10 the high current deposits in the Nanded District Central Co-op Bank Ltd Nanded. The low current deposit in the year 2006-07 the bank is Beed District Central Co-op Bank Ltd. Beed.

In the year 2007-08 Nanded District Central Co-op Bank Ltd. Nanded the Current Deposits Rs. 8337.18 is increase in all six banks in Marathwada Region.

The same conditions of year 2010-11 Nanded District Central Co-op Bank Ltd. Nanded Rs. 9772.29 is increasing the current deposits. And the Beed District Central Co-op Bank Ltd. Beed decreases Rs. 1154.45 respectively.

The year 2006-07 to 2010-11 the Beed District Central Co-op Bank Ltd. Beed the Current Deposits is increasing year to year. The same condition of all six Banks is similarly in current deposits increasing year to year.
Graph No. 2.7
Current Deposits of District Co-op. Banks in Marathwada Region
Table No.2.8
Bank Saving Deposits of District Co-op. Banks in Marathwada Region

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<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>1183.43</td>
<td>1339.68</td>
<td>1441.86</td>
<td>9824.42</td>
<td>1918.71</td>
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<tr>
<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>1160.83</td>
<td>1334.37</td>
<td>1682.94</td>
<td>1581.43</td>
<td>1784.07</td>
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<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>1688.18</td>
<td>2099.59</td>
<td>2151.62</td>
<td>2941.16</td>
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<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>2274.51</td>
<td>2898.71</td>
<td>3218.28</td>
<td>3541.06</td>
<td>4666.82</td>
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<tr>
<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
<td>1328.46</td>
<td>1311.17</td>
<td>1464.48</td>
<td>1988.12</td>
<td>2265.02</td>
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<tr>
<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>2645.00</td>
<td>2648.00</td>
<td>2697.08</td>
<td>2756.15</td>
<td>2789.68</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

The table No. 2.8 Bank Saving Deposit of District Co-op Banks in Marathwada Region in the bank low saving year 2006-07. The bank high saving deposits are 2010-11 in the Bank of Osmanabad and Aurangabad. Aurangabad and Latur banks are good position than the other bank of Marathwada Region. The very low saving bank’s deposits are Parbhani and Nanded simultaneously.

In the year 2006-07 Beed District Central Co-op Bank Ltd. Beed the Bank Saving Deposit Rs. 2645.00 are increasing the another six Co-operative banks. The year 2007-08 the Aurangabad District Central Co-op Bank Ltd. Aurangabad are Rs. 2898.71 Bank Saving Deposits are increased respectively.

The Bank Saving Deposits of District Co-op Banks in Marathwada Region in all Co-operative banks are increasing year to year. But 2010-11 Osmanabad District Central Co-op Bank Ltd. Osmanabad is less than Auranagabad Co-operative Bank Ltd. Auranagabad.
Graph No. 2.8
Bank Saving Deposits of District Co-op. Banks in Marathwada Region
<table>
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<tbody>
<tr>
<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>3229.36</td>
<td>3222.25</td>
<td>3326.38</td>
<td>2000.82</td>
<td>1934.10</td>
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<td>02</td>
<td>Parbhani District Central Co-op. Ltd. Parbhani</td>
<td>1382.83</td>
<td>1537.47</td>
<td>1603.39</td>
<td>1645.34</td>
<td>1804.20</td>
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<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
<td>2169.84</td>
<td>3011.47</td>
<td>3663.66</td>
<td>5502.13</td>
<td>4450.23</td>
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<td>04</td>
<td>Aurangabad District Central Co-op. Bank Ltd. Aurangabad</td>
<td>1700.53</td>
<td>1884.73</td>
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<td>2249.95</td>
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<td>05</td>
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<td>2212.68</td>
<td>2125.80</td>
<td>2246.34</td>
<td>3046.27</td>
<td>2949.41</td>
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<td>06</td>
<td>Beed District Central Co-op. Bank Ltd. Beed</td>
<td>1225.15</td>
<td>1256.56</td>
<td>1348.65</td>
<td>1389.32</td>
<td>1389.90</td>
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</table>

Source: - Questionnaires and Annual Reports

In the above table no. 2.9 Fixed Deposits of District co-op banks in Marathwada Region are in the year 2006-07 Nanded District Central Co-op Bank Ltd Nanded Fixed deposits is in good position in than other banks. The low position in fixed deposits is of Beed District Central Co-op Bank Ltd Beed in the same year. In the year 2009-10 in Latur Co-op Bank Ltd. the fixed deposits is high Rs. 5502.13 lakh. The same position is of fixed deposits in the low level Rs. 1389.32 in Beed Co-op Bank Beed.

In the year 2008-09 Latur District Central Co-op Bank Ltd. Latur Fixed Deposits are Rs. 3663.66 as better condition to above banks in the case of Nanded District Central Co-op Bank Ltd. Nanded Rs. 3222.25. In the case of Auranagabad District Central Co-op Bank Ltd. Auranagabad has good fixed deposits in difference Beed District Central Co-op Bank Ltd. Beed. In the year 2009-10 to 2010-11 the Fixed Deposits is high in the Bank of Latur District Central Co-op Bank are Rs. 5502.13 and year 2010-11 the same Bank are Rs.4450.23.
Graph No. 2.9

Fixed Deposits of District Co-op. Banks in Marathwada Region

Rs. in Lacs
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<td>02</td>
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<td>03</td>
<td>Latur District Central Co-op. Bank Ltd. Latur</td>
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<td>05</td>
<td>Osmanabad District Central Co-op. Bank Ltd. Osmanabad</td>
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</table>

Source: - Questionnaires and Annual Reports

The table no 2.10 the no. of branches in the year 2006-07 has more branches of 137 in Aurangabad Central Co-op Bank. The Osmanabad District Central Co-op Bank Ltd. Osmanabad has same branches in year 2006-07 to 2010-11 are 103 & the Beed District Central Co-op Bank Ltd. Beed branches are 74 respectively.

Branches of District Co-op Banks in Marathwada Region, Aurangabad and Parbhani District Central Co-op Ltd. branches are 137 and 111 in the study period and no change in any year. The same condition is of all banks respectively.
Graph No. 2.10: No. of Branches of District Co-op. Banks in Marathwada Region
Table No. 2.11
Expenses of computerization of District Co-op. Banks in Marathwada Region.

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<tbody>
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<td>01</td>
<td>Nanded District Central Co-op. Bank Ltd. Nanded</td>
<td>0.69</td>
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<td>0.03</td>
<td>0.03</td>
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<td>0.98</td>
<td>0.48</td>
<td>0.87</td>
<td>0.98</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the year of 2010-11 the expenses of computerization is very higher in the all banks of Marathwada Region. The low expenses of computerization in the year 2006-07 in all banks. Aurangabad District Central co-op Bank Ltd has no expenses on computerization.

Nanded District Central Co-op Bank Ltd. Nanded the computerization expenses is simultaneously increased in the year 2006-07 to Rs. 0.69 and decreased in the year 2008-09 to 2009-10 as Rs. 0.03 are very low.

The Parbhani District Central Co-op Ltd. Parbhani Bank expended increasingly year to year. In the year 2007-08 the expenses are decreased Rs. 3.19 In the case of Beed District Central Co-op Bank. Beed the expenses of computerization in the year 2007-08 & 2010-11 are same Rs. 0.98 and the year 2006-07 the low expenses are Rs. 0.19 respectively.
Expenses of computerization of District Co-op. Banks in Marathwada Region

Graph No. 2.11

Rs. in Lacks

Nanded District Central Co-op. Bank
Parbhani District Central Co-op. Bank Ltd
Latur District Central Co-op. Bank Ltd
Aurangabad District Central Co-op. Bank Ltd
Osmanabad District Central Co-op. Bank Ltd
Beed District Central Co-op. Bank Ltd

2010-11
2009-10
2008-09
2007-08
2006-07
2.5 IMPACT OF GLOBALIZATION ON URBAN CO-OPERATIVE BANKS:

Computerized Bank:

The present Co-operative banking scenario is far from the anywhere and anytime banking. This is mainly because system reengineering for anywhere and anytime banking, demands use of high level of technological tools on one hand and strengthening the infrastructural facilities like communication system, networking etc. on the other. In addition to this, enhancement of the knowledge skill of the employees of the banks, play an important role to achieve this end. This apart, the level of awareness amongst the customers, consciousness of the banks for extending such facilities to the customers is very low, so the Indian banking sector has not yet considered the anywhere and anytime banking as one of the important parameters for their customer service. The reason for non implementation of anywhere and anytime banking in the Co-operative banking sector may be listed as follows:

1. Lack of consciousness of the Co-operative banks about extending the facilities like anywhere and anytime banking to the customers
2. Lack of awareness amongst the customers about their rights to various banking facilities
3. Lack of the necessary computerized systems and tools
4. Lack of proper communication system required for such facilities
5. Requirement of the bank funds for investment on computer and communication system
6. Lack of knowledge and skills of the bank employees.

7. Inability of the customer to use IT related facilities due to lack of knowledge

8. Resistance against change in the system at all levels i.e. the employees, management & the top executives of the banks.

9. Delay in framing the required rules and regulations for implementing the electronic transactions.

**Core Banking Solution:**

After the turn of consolidated databases (Back office Application) and networks (Total Branch Automation) the next term is core banking applications. Core banking applications (CBS) in Banks provide the complete front-end and backend automation of banks. These applications also help the banks to achieve centralized processing of each and every service of the customer. "Core banking applications provide anywhere, anytime 24 by 7 non-stop services, which is not possible with traditional localized branch automation systems. These applications also provide automation across multiple delivery channels.

Core banking is a newly developed concept adopted by banks. Core banking is a centralised system that provides accounting, customer information management and transaction processing functions. It provides a central operational database to bank's assets and liabilities, a transaction processing engine and a system for the financial management of the bank. In core banking, a branch will become a service outlet like an ATM booth. Thus, the importance of physical branches will be reduced. In case of core banking, customer can operate
their account from various locations like - customer can open an account at one location and can deposit cheques, check bank balance, withdraw cash, get demand draft, get account statement, transfer funds, other transactions from various different locations of different cities. Implementation of core banking in banking sector allows inter connectivity of branches with the centralised data centre. Core banking is just one part of a fairly complex architecture of today's banking which takes care of the essential banking activities. The major Banks in India, both in the private and public sectors are moving towards core banking solutions.

Basically, core banking means performing accounting transactions like depositing, withdrawals, availing loans, repayment of bills, statement of account etc. through the multiple delivery channels like ATMs, Internet banking, and new branches. For the last couple of years the focus is on Core banking. With the implementation of core banking systems across banks, the usage level of IT for customer management has increased. The Core banking system has enabled banks to launch & targeting new products and services at specific customer segment, after understanding their banking and investment requirements. Core banking therefore all about knows the customer's needs. It is providing them with the right products at the right time, through the right channels, 24 hours a day 7 days a week.
E-Banking-ATM, Credit Card & RTGS:

E-Banking:

E- Banking has become a large part of the Financial Services. Online Banking allows individuals to access their accounts and pay bills at any time. In order to keep up with the rapidly changing technological environment, bankers and customers must keep in mind the governmental regulations, the current trends in technology, and maintain a watch on the competition. Online banking means simply using today's technology to give customers the option of bypassing the time-consuming, paper-based aspects of traditional banking, in order to manage their finances more quickly and efficiently. Online banking gives the bank’s customers access to their bank through the Internet, to complete transactions such as viewing their accounts status, transferring money between accounts, viewing images of cancelled cheques, print copies of those cheques and paying bills online. Online Banking means, nothing but a Money Managing Programmes through IT.

Many banks help the customer to keep a check on their account by setting up an e-mail alert, so that they are notified when their cheques are cleared or when their balance slips below a certain level. There is also a detailed listing of customers cancelled cheques. It is convenient to use the online banking facility to pay the bills. For this the customer needs to open the bank’s website and follow the steps to register, make changes (add/subtract bills) & pay the bills. If a monthly bill is for the same amount each month, customer might want to schedule
a recurring payment. If the amount varies from month to month, the customer can pay the bill each month on a "one time" basis.

**ATM:**

An ATM is an electronic machine, which allows user to withdraw and deposit cash, pay bills, request for a statement and other banking transactions. An ATM is today’s most preferred delivery channel. ATMs allows you to do the banking transactions such as cash withdrawal, cash deposit, checking balance, enquires, fund transfer, printing statements of account, cheque deposit, request for cheque book using a plastic magnetic strip card and personal identification number issued by the financial institution. Now, most of the banks have their own ATM outlets in India. Private sector banks have taken a lead in this regard.

Indian banks have come up with Swadhan shared payment network system (SPNS) scheme, where banks can use each other’s ATM. Swadhan is registered trademark for electronic banking services, owned by Indian Banker’s Association (on behalf of members of Swadhan SPNS). Swadhan network went live on 1st Feb. 1997, with 4 ATMs of 4 banks. Originally the network was spread over the cities of Mumbai, Vashi and Thane which were connected to the central host. From 1st July 2000 the network has expanded to connect ATMs all over India. The banks who are members of the Swadhan network, issues cards to it’s customers for transacting on the Swadhan network. Under the Swadhan scheme, the member banks enjoy the benefit of maximum ATM with minimum investment. Also each member bank earns revenue in the form of acquiring transactions of the other banks card holders. ICICI and SBI, two big players in
terms of ATM penetration in India have taken the decision to stay out of the scheme.

The customer requires ATM card and ID number to gain access to the machine. Some ATM cards are also Debit Cards, which can be used in shops and super markets. The purchase amount is deducted immediately from the customer’s account. The use of ATMs is increasing by the day.

ATM offers the following services:-

- Cash transactions from the customer’s account.
- Extended hours services i.e. 24 hours transaction facility available.
- Provides the account information and printing the statement of accounts.
- Depositing of cheques.
- Request for cheque books, standing instructions and statement of accounts.

With the help of ATMs, the customers can easily access their account, day and night, weekends or holidays. The customers are happy with this service because of privacy in the transaction and again there is no need to wait in a queue for any single transaction. ATMs can be placed at any convenient location in the city. Customer can access their account from any ATM center of their bank. An ATM provides an error free transaction to the customer and flexibility in withdrawals.

IT implementation has affected almost all areas of the banking industry, namely products and services for customers, delivery channels like – ATM, branches, call centers, Internet Banking, MIS, Customer correspondence with other banks, entities and back office function. With the help of step by step
technological development, from back office application to core banking solutions, now the banks have reaped the benefits of advanced computerised transactional systems.

**Credit Card:**

The Credit Card holder is empowered to spend wherever, whenever and on whatever he wants, within the limits fixed by his bank. A Credit Card is a post paid card. Debit Card, on the other hand, is a prepaid card with some stored value. Every time a person uses this card, the Internet Banking house gets money transferred to its account from the bank of the buyer. The buyers account is debited with the exact amount of purchases. An individual has to open an account with the issuing bank which gives him a debit card with a Personal Identification Number (PIN). When he makes a purchase, he enters his PIN on the shop’s PIN pad. When the card is swiped through the electronic terminal, it dials the acquiring bank system - either Master Card or VISA that validates the PIN and finds out from the issuing bank whether to accept or decline the transactions. The customer can never overspend, because the system rejects any transaction which exceeds the balance in his account. The bank never faces a default, because the amount spent is debited immediately from the customer’s account. All the banks are adding chips to their current magnetic stripe cards to enhance their security and offer a new service, called Smart Cards. Smart Cards allow a lot of information to be stored on the magnetic stripe cards. In addition, these cards are highly secure, more reliable and perform multiple functions. They hold a large
amount of personal information, from medical, health history, personal banking to personal preferences.

RTGS:

The acronym “RTGS” stands for Real Time Gross Settlement. RTGS system is a funds transfer mechanism where transfer of money takes place from one bank to another on a “real time” and on “gross” basis. This is the fastest possible money transfer system through the banking channel. Settlement in “real time” means payment transaction is not subjected to any waiting period. The transactions are settled as soon as they are processed. “Gross settlement” means the transaction is settled on one to one basis without bunching with any other transaction. Considering that money transfer takes place in the books of the Reserve Bank of India, the payment is taken as final and irrevocable.

The RTGS system is primarily for large value transactions. The minimum amount to be remitted through RTGS is Rs.1 lakh. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for EFT and NEFT transactions.

New norms of RBI for urban Co-operative banks:

The Committee on Financial Sector Assessment (Chairman: Dr. Rakesh Mohan and Co-Chairman: Shri Ashok Chawla) had recommended that rural Co-operative banks which failed to obtain a license by end-March 2012 should not be allowed to operate. The Reserve Bank, along with the National Bank for Agriculture and Rural Development (NABARD), implemented a roadmap for issuing licenses to unlicensed state Co-operative banks (StCBs) and district
central Co-operative banks (DCCBs) in a non-disruptive manner to ensure the completion of licensing work by end-March 2012. After considering the NABARD’s recommendations for issuance of licenses, one out of 31 StCBs and 42 out of 371 DCCBs were unable to meet the licensing criteria by end-March 2012.

Subsequently, the STCB and 16 of the 42 DCCBs were recommended by the NABARD for issuance of licences, since these banks attained the licensing norms following release of funds by the State Governments. The remaining 26 DCCBs which have not met the licensing criteria within the extended period, i.e., before September 30, 2012 continue to be under directions. Task Forces set up by the Reserve Bank in these States for the purpose have observed that these DCCBs are unavailable in their present form and their continued existence cannot be sustained. Various alternatives are being analysed to ensure that the Co-operative structure in these States does not get adversely affected.

CRR:

Cash reserve Ratio (CRR) is the amount of funds that the banks have to keep with the RBI. If the central bank decides to increase the CRR, the available amount with the banks comes down. The RBI uses the CRR to drain out excessive money from the system. Commercial banks are required to maintain with the RBI an average cash balance, the amount of which shall not be less than 3% of the total of the Net Demand and Time Liabilities (NDTL), on a fortnightly basis and the RBI is empowered to increase the rate of CRR to such higher rate not exceeding 20% of the NDTL.
SLR:

Statutory Liquidity Ratio refers to the amount that the commercial banks require to maintain in the form gold or govt. approved securities before providing credit to the customers. Here by approved securities we mean, bond and shares of different companies. Statutory Liquidity Ratio is determined and maintained by the Reserve Bank of India in order to control the expansion of bank credit. It is determined as percentage of total demand and time liabilities. Time Liabilities refer to the liabilities, which the commercial banks are liable to pay to the customers after a certain period mutually agreed upon and demand liabilities are such deposits of the customers which are payable on demand. Example of time liability is a fixed deposits for 6 months, which is not payable on demand but after six months. Example of demand liability is deposit maintained in saving account or current account, which are payable on demand through a withdrawal form of a cheque. SLR is used by bankers and indicates the minimum percentage of deposits that the bank has to maintain in form of gold, cash or other approved securities. Thus, we can say that it is ratio of cash and some other approved liabilities (deposits). It regulates the credit growth in India.

Capital Adequacy:

Regulators try to ensure that banks and other financial institutions have sufficient capital to keep them out of difficulty. This not only protects depositors, but also the wider economy, because the failure of a big bank has extensive knock-on effects. The risk of knock-on effects that have repercussions at the level of the entire financial sector is called systemic risk. Capital adequacy
requirements have existed for a long time, but the two most important are those specified by the Basel committee of the Bank for International Settlements.

**Basel 1**

The Basel 1 accord defined capital adequacy as a single number that was the ratio of a bank’s capital to its assets. There are two types of capital, tier one and tier two. The first is primarily share capital, the second other types such as preference shares and subordinated debt. The key requirement was that tier one capital was at least 8% of assets.

Each class of asset has a weight of between zero and 1 (or 100%). Very safe assets such as government debt have a zero weighting; high risk assets (such as unsecured loans) have a rating of one. Other assets have weightings somewhere in between. The weighted value of an asset is its value multiplied by the weight for that type of asset.

**Basel 2**

The Basel 1 accord has largely been replaced by new rules. Basel 2 is based on three “pillars”: minimum capital requirements, supervisory review process and market forces. The first "pillar" is similar to the Basel 1 requirement; the second is the use of sophisticated risk models to ascertain whether additional capital (i.e. more than required by pillar 1) is necessary.

The third pillar requires more disclosure of risks, capital and risk management policies. This encourages the markets to react to the taking of high risks. In addition to specifying levels of capital adequacy, most countries (including the UK) have regulator run guarantee funds that will pay depositors at 101.
least part of what they are owed. It is also usual for regulators to intervene to prevent outright bank defaults.

**Basel 3**

The Basel 2 rules looked increasingly inadequate in the wake of the financial crisis, and the Basel 3 rules were considerably tighter. The main changes were:

- The required level of tier one capital increased from 4% to 6%.
- Required common equity increased from 2% to 4.5%.
- In addition, a further 2.5% in common equity is required as a conservation buffer.
- An additional variable amount of counter-cyclical (i.e. higher when the economy is strong, allowed to run down when the economy is weak) buffer is required. This will vary from 0% to 2.5%.
- Total capital required rose to 8% — 10.5% including the conservation buffer, with the counter cyclical buffer on top of it.

This represents a significant change in the capital structure of banks. Its impact is weakened by being phased in over an eight year period. The gradual shift was necessary as increases in capital adequacy requirements reduce banks' ability to lend (more lending on the same capital base means lower ratios) which would be highly damaging at a time of economies still emerging from recession (2010).
Camel rating:

Soundness of a bank measured on a scale of 1 (strongest) to 5 (weakest). Bank examiners (trained and employed by the country's central bank) award these ratings on the basis of the adequacy and quality of a bank's Capital, Assets (loans and investments), Management, Earnings, Liquidity, and Sensitivity (to systemic-risk). Banks with a rating of 1 are considered most stable; banks with a rating of 2 or 3 are considered average, and those with rating of 4 or 5 are considered below average, and are closely monitored to ensure their viability. These ratings are disclosed only to the bank's management and not to other banks or the general public. CAMEL rating is an advanced version of the older MACRO rating.

License policy:

In terms of sub-section (2) of Section 22 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), the primary (urban) Co-operative banks existing in the country as on March 1, 1966, (when some banking laws were applied to UCBs), were required to apply to the Reserve Bank of India. They were given three months to obtain a licence to carry on banking business. Similarly, a primary credit society which becomes a primary (urban) Co-operative bank by virtue of its share capital and reserves reaching Rs. one lakh (Rs.1,00,000) and above was to apply to the Reserve Bank of India for a licence within three months from the date on which its share capital and reserves reach Rs. one lakh. The existing unlicensed primary (urban) Co-operative banks can carry on banking business till they are refused a licence by the Reserve Bank of India.
Branch Licensing:

Under the provisions of Section 23 of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), primary (urban) Co-operative banks are required to obtain permission from the Reserve Bank of India for opening branches.

Statutory Provisions:

The regulatory functions of Urban Banks Department relate to monitoring compliance with the provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) by urban Co-operative banks.

Branch policy:

Development of new features should only happen on master. Once our release manager (RM) decides a new release is ready, the RM will branch off a new release branch to stabilize the release code while still allowing more experimental work to continue on master.

The release branch should stabilize up to the release, receiving mainly bug fixes and minor changes. Then, once the release candidate is cut, the release branch is closed. If a branch is closed, only bug fixes are allowed into the branch, according to the following procedure:

Every bug that is to be patched in a closed branch needs to be associated with a bug report in bugzilla.

- The developer of the patch needs to convince at least one other developer that
- The bug is critical enough to be included in a closed branch.
### Table No.2.12

**Salary to staff for Urban Co-op. Banks in Marathwada Region**

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</thead>
<tbody>
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<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>3387</td>
<td>3966</td>
<td>5318</td>
<td>58.77</td>
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<tr>
<td>02</td>
<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
<td>3923</td>
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<td>4079.99</td>
<td>5604.87</td>
<td>6829.85</td>
</tr>
<tr>
<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>3025</td>
<td>3242</td>
<td>3378</td>
<td>381.77</td>
<td>381.77</td>
</tr>
<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>5064.48</td>
<td>5160.28</td>
<td>5800.39</td>
<td>1365.37</td>
<td>1551.34</td>
</tr>
<tr>
<td>05</td>
<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>964.22</td>
<td>1089.65</td>
<td>1193.56</td>
<td>1390.72</td>
<td>1763.03</td>
</tr>
<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>1074.17</td>
<td>9467.33</td>
<td>1249.65</td>
<td>1782.73</td>
<td>2105.50</td>
</tr>
<tr>
<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>1702.02</td>
<td>1802.21</td>
<td>1884.33</td>
<td>2280.44</td>
<td>3470.98-</td>
</tr>
<tr>
<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>1552.23</td>
<td>1564.23</td>
<td>1648.23</td>
<td>1698.23</td>
<td>1687.25</td>
</tr>
</tbody>
</table>

**Source:** Questionnaires and Annual Reports

The above table no. 2.12 shows Salary to staff for District Urban Co-op Banks in Marathwada Region. Lokvikas Urban Bank Ltd Aurangabad is highest expenses of salary to staff is Rs. 6829.82 in the year of 2010-11. The lower expenses salary to staff is Rs. 381.77 in the same year in the bank of Maharashtra Urban Bank Ltd. Latur. The whole eight banks highest salary expenses in the year 2007-08 at Rs. 9467.33 are paid.

In the year 2006-07 the Vaijayanath Appa Saraf urban Bank Ltd. Hingoli the expenses of salary to staff are very low of Rs. 964.22 in that case the same year the highest salary to staff paid Vaishya Urban Co-op Bank Ltd Parbhani Rs. 5064.48 simultaneously.

In the year 2009-10 the salary to staff in the Vaishay, Vaijayanath Appa, Vasantdada Urban and Gajanan Maharaj Urban Co-op Bank Ltd. Increasingly payment of staff. The very low expense of salary to staff is Rs. 1698.23 in bank of Rajashri Shahu Urban Co-op. Bank Ltd. Beed.
Graph No. 2.12

Salary to staff for Urban Co-op. Banks in Marathwada Region

Rs. in Lacks
### Table No.2.13
Meeting of Board of Director Expenses of Urban Co-op. Banks in Marathwada Region

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>0.39</td>
<td>0.90</td>
<td>1.20</td>
<td>1.17</td>
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<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
<td>1.12</td>
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<td>1.65</td>
<td>1.61</td>
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<tr>
<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>0.36</td>
<td>0.76</td>
<td>0.14</td>
<td>0.025</td>
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<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>0.14</td>
<td>0.19</td>
<td>0.27</td>
<td>0.28</td>
<td>0.40</td>
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<tr>
<td>05</td>
<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>0.28</td>
<td>0.40</td>
<td>0.019</td>
<td>0.42</td>
<td>0.44</td>
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<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>0.79</td>
<td>0.90</td>
<td>0.60</td>
<td>0.11</td>
<td>0.11</td>
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<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>0.35</td>
<td>0.41</td>
<td>0.42</td>
<td>0.39</td>
<td>0.73</td>
</tr>
<tr>
<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>0.15</td>
<td>0.17</td>
<td>0.18</td>
<td>0.17</td>
<td>0.19</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.13 Meeting of Board of Director Expenses of Urban Co-op. Banks in Marathwada Region the more expenses of meeting board of director is Lokvikas Urban bank ltd. Aurangabad is Rs. 2.13 in the year 2010-11. The same year low position is Rs. 0.025. The Shankar Urban Co-op Bank Ltd Nanded has not expenses in the year of 2006-07. In the year 2008-09 Lokvikas Urban Bank Ltd. Aurangabad expenses of Board of Directors are increased in any other Co-operative Banks. The Maharashtra Urban Bank Ltd. Latur has not expenses available. In the same year. And the lowest expense Rs. 0.15 in Rajashri Shahu Urban Co-op. Bank Ltd. Beed is the same year.

In the year 2009-10 & 2010-11 Vasantdada Urban Co-op. Bank Ltd. Osmanabad the equal expenses are Rs. 0.11 respectively.
Graph No.2.13
Meeting of Board of Director Expenses of Urban Co-op. Banks in Marathwada Region

Rs. in Lacks

108
Table No.2.14
Advertisement Expenses of Urban Co-op. Banks in Marathwada Region

<table>
<thead>
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<tbody>
<tr>
<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>0.18</td>
<td>0.57</td>
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<td>2.72</td>
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<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
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<td>0.95</td>
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<td>0.69</td>
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<td>0.33</td>
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<td>0.29</td>
<td>0.29</td>
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<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>0.18</td>
<td>0.38</td>
<td>0.25</td>
<td>0.27</td>
<td>0.23</td>
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<td>4.41</td>
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<td>1.22</td>
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<td>0.48</td>
<td>0.47</td>
<td>0.89</td>
<td>0.78</td>
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</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.14 Advertisement Expenses of Urban Co-op. Banks in Marathwada Region in the year 2009-10 The Vasantdada Urban Co-op Bank Rs. 5.75 is high expenses of Co-op Bank in marathwada region. The low expense is Rs. 0.98 in the year of 2010-11.

In the year 2006-07 Vasantdada Urban Co-op. Bank Ltd. Osmanabad has highest expenses in advertisement of Bank in the year. The lowest expense of Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli is Rs. 0.18 respectively. The Shankar Urban Co-op Bank Ltd. Nanded has not expenses in advertisement in the year. The same position of Vasantdada Urban Co-op. Bank Ltd. Osmanabad in the year 2007-08 the advertisement expenses are Rs. 4.34 the lowest of advertisement expenses Rs. 0.18 in the bank of Shankar Urban Co-op. Bank Ltd. Nanded in the same year.
Advertisement Expenses of Urban Co-op. Banks in Marathwada Region

Graph No.2.14

R.s. in Lacks
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<td>1248</td>
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<td>1425</td>
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Source: Questionnaires and Annual Reports

In the above Table No.2.15 Interest paid of Urban Co-op. Banks in Marathwada Region. The high interest paid in the year of 2008-09 the Lokvikas Urban Bank Ltd Aurangabad Rs. 1255.92. The low interest paid in the same year is Rs. 340 Lack of Shankar Urban Co-op Bank Ltd Nanded. Vaijaynath Appa Saraf Urban Bank Ltd Hingoli bank is highest interest paid is Rs. 8341 lacks in the year of 2009-10.

In the year 2006-07 Shankar Urban Co-op. Bank Ltd. Nanded & Vasantdada Urban Co-op. Bank Ltd. Osmanabad banks has not interest paid in Marathwada Region. In 2007-08 Vaishya Urban Co-op. Bank Ltd. Parbhani has interest paid Rs. 7786 is increased but the decreased interest paid of Rs 205.8 in the same bank respectively. In the year 2010-11 the interest paid are increasingly Vasantdada Urban Co-op. Bank Ltd. Osmanabad & Rajashri Shahu Urban Co-op. Bank Ltd. Beed bank except Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan.
Graph No. 2.15
Rs in Lacks interest paid of Urban Co-op. Banks in Marathwada Region

Graph No. 2.15
Rs in Lacks interest paid of Urban Co-op. Banks in Marathwada Region
<table>
<thead>
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<td>01</td>
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<td>3934.31</td>
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<td>1745.65</td>
<td>1798.32</td>
<td>1821.23</td>
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</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.16 Interest Received of Urban Co-op. Banks in Marathwada Region Vasantdada Urban Co-op Bank Ltd Osmanabad has highest interest received of Rs. 9479.34 in the year of 2009-10. The low interest received of Rs. 925.89 by the Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli in the same year. Rajashri Shahu Urban Co-op Bank Ltd Beed has not interest received in the year of 2006-2011.

In the 2006-07 year Shankar Urban Co-op. Bank Ltd. Nanded are not interest received. Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli has interest received of Rs. 8964.32 is high in the same year and lowest interest received is Rs. 325.40 in the bank of Lokvikas Urban Bank Ltd. Aurangabad.

The Shankar Urban Co-op. Bank Ltd. Nanded has interest received increasingly 2007-08 to 2010-11 respectively. Some other banks are not this position there are position is bad.
Graph No.2.16

Interest Received of Urban Co-op. Banks in Marathwada Region

Rs. in lakhs
Table No.2.17
Net Profit of Urban Co-op. Banks in Marathwada Region
Rs.in Lacks

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>34.49</td>
<td>36.98</td>
<td>32.59</td>
<td>38.52</td>
</tr>
<tr>
<td>02</td>
<td>Lokvika Urban Bank Ltd. Aurangabad</td>
<td>24.28</td>
<td>49.20</td>
<td>51.38</td>
<td>7590.59</td>
<td>58.00</td>
</tr>
<tr>
<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>70.46</td>
<td>78.21</td>
<td>24.49</td>
<td>66.15</td>
<td>59.39</td>
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<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>10.78</td>
<td>13.88</td>
<td>26.67</td>
<td>31.74</td>
<td>25.28</td>
</tr>
<tr>
<td>05</td>
<td>Vaijayanth Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>11.08</td>
<td>71.43</td>
<td>99.02</td>
<td>10.69</td>
<td>10.85</td>
</tr>
<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>72.09</td>
<td>11.15</td>
<td>15.13</td>
<td>46.70</td>
<td>52.82</td>
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<tr>
<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>49.99</td>
<td>58.75</td>
<td>59.85</td>
<td>68.32</td>
<td>40.10</td>
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<tr>
<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>51.12</td>
<td>52.12</td>
<td>56.32</td>
<td>58.32</td>
<td>58.98</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

Above Table No.2.17 Net Profit of Urban Co-op. Banks in Marathwada Region in the year 2009-10 has got highest net profit of Rs. 7590.59 in Lokvika Urban Bank Ltd Aurangabad. The low net profit Vaijayanth Appa Saraf Urban Bank Ltd Hingoli is Rs. 10.69 in the same year. Rajashri Shahu Urban Co-op Bank Ltd has no net profit of Marathwada Region.

The Shankar Urban Co-op. Bank Ltd. Nanded is not Net profit for the year 2006-07. In the same year Maharashtra Urban Bank Ltd. Latur has high Net Profit received Rs. 70.46. The Vasantdada Urban Co-op. Bank Ltd. Osmanabad in second position of Net Profit received of Rs. 72.09 respectively.

In the year 2008-09 Vaijayanth Appa Saraf Urban Bank Ltd. Hingoli has got Net Profit of Rs. 99.02 this bank has better condition as to other banks. The very good position Net Profit Received is Lokvika Urban Bank Ltd. Aurangabad in the all years.
Graph No. 2.17

Net Profit of Urban Co-op. Banks in Marathwada Region
Table No.2.18
Current Deposits of Urban Co-op. Banks in Marathwada Region

<table>
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<tbody>
<tr>
<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>3.92</td>
<td>3727.65</td>
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<tr>
<td>02</td>
<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
<td>174.99</td>
<td>181.29</td>
<td>221.13</td>
<td>4907.03</td>
<td>415.24</td>
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<tr>
<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>47.14</td>
<td>99.58</td>
<td>135.50</td>
<td>1047.89</td>
<td></td>
</tr>
<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>54.05</td>
<td>74.48</td>
<td>140.57</td>
<td>130.47</td>
<td>126.20</td>
</tr>
<tr>
<td>05</td>
<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>1752.79</td>
<td>1143.20</td>
<td>824.05</td>
<td>207.90</td>
<td>87.90</td>
</tr>
<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>119.47</td>
<td>126.34</td>
<td>532.48</td>
<td>206.70</td>
<td>275.17</td>
</tr>
<tr>
<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>73.92</td>
<td>81.31</td>
<td>83.40</td>
<td>84.34</td>
<td>108.40</td>
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<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>78.23</td>
<td>79.32</td>
<td>80.21</td>
<td>86.32</td>
<td>85.65</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.18 Current Deposits of Urban Co-op. Banks in Marathwada Region the highest current deposits in the year 2009-10 Lokvikas Urban Bank Ltd Aurangabad. The low current deposits has Gajanan Maharaj Urban Co-op Bank Ltd. Bhokardan Rs. 84.34 in the same year.

The Shankar Urban Co-op. Bank Ltd. Nanded has not Current Deposits in the year 2006-07 but in the year 2010-11 the current deposits are good is Rs. 4801.94. the same condition of Maharashtra Urban Bank Ltd. Latur in the year 2007-08 has no current deposits has available. The same year Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli has good current deposits available is Rs. 1143.20 respectively.

The Vasantdada Urban Co-op. Bank Ltd. Osmanabad bank has current deposits increasingly year to year. The same condition has the Bank of Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan respectively.
Table No.2.19
Bank Saving Deposits of Urban Co-op. Banks in Marathwada Region

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</thead>
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<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
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<td>5.90</td>
<td>8.18</td>
<td>1093.24</td>
<td>1078.74</td>
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<td>02</td>
<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
<td>737.57</td>
<td>1039.77</td>
<td>1143.71</td>
<td>1399.93</td>
<td>1611.21</td>
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<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>357.15</td>
<td>504.62</td>
<td>620.59</td>
<td>1015.41</td>
<td></td>
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<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>138.73</td>
<td>144.32</td>
<td>254.03</td>
<td>413.39</td>
<td>379.06</td>
</tr>
<tr>
<td>05</td>
<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>822.39</td>
<td>984.35</td>
<td>1167.19</td>
<td>1370.04</td>
<td>216.86</td>
</tr>
<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>352.05</td>
<td>4245.63</td>
<td>4895.38</td>
<td>6418.84</td>
<td>1058.68</td>
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<tr>
<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>3935.21</td>
<td>4350.22</td>
<td>5500.87</td>
<td>5894.47</td>
<td>8149.70</td>
</tr>
<tr>
<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>4565.25</td>
<td>4587.32</td>
<td>5521.23</td>
<td>5698.32</td>
<td>5865.46</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

Above Table No.2.19 Bank Saving Deposits of District Urban Co-op. Banks in Marathwada Region Vasantdada Urban Co-op Bank Ltd Osmanabad very big bank saving Rs. 6418.84 in the year 2009-10. But the bank has bad position in the year of 2006-07 at Rs. 352.05. Lastly the Rajashri Shahu Urban co-op Bank Ltd. Beed has not bank saving deposits in Marathwada Region.

The bank saving deposits are not available in the year of 2006-07 for Shankar Urban Co-op. Bank Ltd. Nanded & the year of 2007-08 Maharashtra Urban Bank Ltd. Latur. The Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan are saving deposits are increased in year to year, i.e. the good position of another bank. The same level of the Bank Rajashri Shahu Urban Co-op. Bank Ltd. Beed saving deposits are available in Marathwada region also.

In the year 2009-10 the Bank is Vasantdada Urban Co-op. Bank Ltd. Osmanabad high saving deposits available than that of another bank is Rs. 6418.84 respectively. The lowest saving deposits are the Bank of Maharashtra Urban Bank Ltd. Latur in the same year of Rs. 620.59 respectively.
Graph No. 2.19
Bank Saving Deposits of Urban Co-op. Banks in Marathwada Region

Graph showing the bank saving deposits of urban co-op. banks in Marathwada Region over the years 2006-07 to 2009-10.
### Table No.2.20
Fixed Deposits of Urban Co-op. Banks in Marathwada Region

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<td>01</td>
<td>Shankar Urban Co-op. Bank Ltd. Nanded</td>
<td>-</td>
<td>6391.58</td>
<td>8348.51</td>
<td>1331.57</td>
<td>1403.87</td>
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<td>02</td>
<td>Lokvikas Urban Bank Ltd. Aurangabad</td>
<td>2230.97</td>
<td>2236.48</td>
<td>2687.62</td>
<td>1575.55</td>
<td>1386.00</td>
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<tr>
<td>03</td>
<td>Maharashtra Urban Bank Ltd. Latur</td>
<td>1686.56</td>
<td>1754.32</td>
<td>1923.32</td>
<td>2141.56</td>
<td>1281.66</td>
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<tr>
<td>04</td>
<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
<td>825.30</td>
<td>797.61</td>
<td>901.13</td>
<td>1447.58</td>
<td>2073.66</td>
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<tr>
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<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
<td>219.23</td>
<td>3130.32</td>
<td>3498</td>
<td>4670</td>
<td>1124.40</td>
</tr>
<tr>
<td>06</td>
<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
<td>1290.48</td>
<td>1340.06</td>
<td>1646.93</td>
<td>2267.06</td>
<td>4731.01</td>
</tr>
<tr>
<td>07</td>
<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
<td>1192.32</td>
<td>1297.46</td>
<td>1347.77</td>
<td>1604.59</td>
<td>1558.93</td>
</tr>
<tr>
<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>1295.32</td>
<td>1365.23</td>
<td>1454.32</td>
<td>1469.65</td>
<td>1535.32</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.20 Fixed Deposits of Urban Co-op. Banks in Marathwada Region in the year of 2010-11 Vasantdada Urban Co-op Bank Ltd Osmanabad is very good position in the another bank the fixed deposits are Rs. 4731.01 but the bad position in the same year is of Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli Rs. 1124.40. In the above eight urban co-op banks have not fixed deposit Rajashri Shahu urban co-op Bank Ltd. Beed in every year.

In the year 2006-07 the very good position of fixed deposits is in the bank of Maharashtra Urban Bank Ltd. Latur of Rs. 1686.56 and lowest of the year is Rs. 219.23 Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli in the same year respectively.

The fixed deposits are simultaneously increased in the bank of Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan except the year 2010-11 but not good position. The same condition of fixed deposits is Vaishya Urban Co-op. Bank Ltd. Parbhani except the year 2009-10. But the good position of fixed deposits is Vaishya Urban Co-op. Bank Ltd. Parbhani in the same year.
Graph No.2.20
Fixed Deposits of Urban Co-op. Banks in Marathwada Region

Fixed Deposits in Lacs of Urban Co-op. Banks in Marathwada Region

- 2006-07
- 2007-08
- 2008-09
- 2009-10
- 2010-11
- 2011-12

Bank Names:
- Nanded Urban Co-op. Bank Ltd.
- Aurangabad Urban Co-op. Bank Ltd.
- Latur Urban Co-op. Bank Ltd.
- Nashik Urban Co-op. Bank Ltd.
- Maharashtra Urban Co-op. Bank Ltd.
- Vashiya Urban Co-op. Bank Ltd.
- Valiyavarchi Urban Co-op. Bank Ltd.
- Sangli Urban Co-op. Bank Ltd.
- Osmanmadd Sadar Urban Co-op. Bank Ltd.
- Nagpur Urban Co-op. Bank Ltd.
- Raigarh Shani Urban Co-op. Bank Ltd.
Table No.2.21
No. of Branches of Urban Co-op. Banks in Marathwada Region

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<td>01</td>
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<tr>
<td>03</td>
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<td>Vaishya Urban Co-op. Bank Ltd. Parbhani</td>
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<td>08</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

The above Table No.2.21 No. of Branches of Urban Co-op. Banks in Marathwada Region Vasantdada Urban Co-op Bank is only one branch banks in marathwada region. The same branches in the marathwada region in Maharashtra like Shankar Urban, Lokvikar Urban and Maharashtra Urban Bank are same. The Rajashri Shahu Urban co-op Bank Ltd Beed has no branch in marathwada region.

The Vasantdada Urban Co-op. Bank Ltd. Osmanabad has only one branch is available in the all year. This bank has available two branches in the year of 2006-07 to 2010-11 the bank is Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan. The Rajashri Shahu Urban Co-op. Bank Ltd. Beed has available eight branches in the all year this bank i.e. highest branch in Marathwada Region for Urban Co-op Bank Ltd.

The Shankar Urban Co-op. Bank Ltd. Nanded, Lokvikas Urban Bank Ltd. Aurangabad & Maharashtra Urban Bank Ltd. Latur has available in same position in Marathwada Region also.
Graph No. 2.21
No. of Branches of Urban Co-op. Banks in Marathwada Region

- 2010-11
- 2009-10
- 2008-09
- 2007-08
- 2006-07
- Shanbal Urban
- Loksika Urban
- Maharastra
- Varvara Urban
- Vageryanath Urban Bank
- Apya Saree Urban Co-op. Bank
- Lid. Pithampi Urban Co-op. Bank
- U. Bank Lid. Lid. Latur
- Aurnagbad Urban Co-op. Bank
- Lid. Nanded
- Raajmish Shandu
- Lid. Bhokardan Bank Lid. Beed
- Marathwada Co-op. Bank
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<td>01</td>
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<tr>
<td>04</td>
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<td>0.95</td>
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<td>Vaijayanath Appa Saraf Urban Bank Ltd. Hingoli</td>
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<td>Vasantdada Urban Co-op. Bank Ltd. Osmanabad</td>
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<td>Gajanan Maharaj Urban Co-op. Bank Ltd. Bhokardan</td>
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<td>08</td>
<td>Rajashri Shahu Urban Co-op. Bank Ltd. Beed</td>
<td>0.66</td>
<td>0.98</td>
<td>1.25</td>
<td>1.32</td>
<td>1.25</td>
</tr>
</tbody>
</table>

Source: - Questionnaires and Annual Reports

In the above Table No.2.22 Expenses of computerization of Urban Co-op. Banks in Marathwada Region Lokvikas Urban Bank Ltd Aurangabad has highest expense of computerization in the last five year. Above table three banks have not expenses of computerization in last five years Vaijayanath Appa Saraf Urban Bank Ltd Hingoli, Vasantdada Urban Bank, Osmanabad, Gajanan Maharaj urban Co-op Bank Bhokardhan.

In the year 2006-07 The Lokvikas Urban Bank Ltd. Aurangabad has very high expenses made but the Rajashri Shahu Urban Co-op. Bank Ltd. Beed has very low expenses of computerization are adopted.

In the above eight banks the high expenses of computerization has are adopted the Lokvikas Urban Bank Ltd. Aurangabad Rs. 5.80 In the year 2009-10. Vaishya Urban Co-op. Bank Ltd. Parbhani bank has low expenses compare to other bank in computerization.
Graph No. 2.22

Expenses of Computerization of Urban Co-op. Banks in Marathwada Region

Rs. in lakhs

Graph No. 2.22

Expenses of Computerization of Urban Co-op. Banks in Marathwada Region

Rs. in lakhs