CHAPTER - V

FINDINGS AND SUGGESTIONS
CHAPTER – V

5.1 FINDINGS

5.2 SUGGESTIONS

5.3 CONCLUSIONS
5.1. FINDINGS

This chapter deals with the summary of findings, which have been arrived through proper statistical analysis and also the suggestion and conclusion according to the findings and results.

*From the table 4.1 it is studied that the calculated t-value of the slope 1.99748 is less than t-table value 3.182, there is not statistically significant relationship between loans disbursed and deposits at the 95% confidence level.

The correlation co-efficient \( r = 0.9757 \), indicating a relatively strong relationship between the variables.

*From the table 4.2 it is understood that the calculated t-value of the slope 0.283097 is less than t-table value 3.182 there is not a statistically significant relationship between profit/loss and deposits at the 95% confidence level.

The correlation co-efficient \( r = -0.3071 \), indicating a relatively weak relationship between the variables. It shows at inverse relationship exists between profit and deposit.

*From the table 4.3 it is found that the Fixed Deposits showed an increasing trend during the study period.
The future estimates of the Fixed Deposits for 4 years are also projected by using the suitable forecasting model quadratic trend.

*From the table 4.4 it is understood that the Thrift Deposits showed an increasing trend throughout the study period.

The future estimates of the Thrift Deposits for 4 years are also projected by using the suitable forecasting model, quadratic trend model.

*From the table 4.5 it is understood that the Savings Deposits showed a flexible trend throughout the study period.

The future estimates of the Savings Deposits for 4 years are also projected by using the suitable forecasting model quadratic trend.

*From the table 4.6 it is found that the Re-investment deposits showed an increasing trend throughout the study period.

The future estimates of the Re-investment Deposits for 4 years are also projected by using the suitable forecasting model quadratic trend.

*From the table 4.7 it is inferred that the Recurring Deposits showed an increasing trend throughout the study period.
The future estimates of the Recurring Deposits for 4 years are also projected by using the suitable forecasting model Exponential Trend.

*From the table 4.8 it is ascertained that the Staff Provident Fund showed an increasing trend throughout the study period with the exception of 2000-01.

The future estimates of the Staff Provident Fund for 4 years are also projected by using the suitable forecasting model quadratic trend.

*From the table 4.11 it is understood that the crop loan showed an increasing trend during the study period.

The future estimates of the Crop Loan for 4 years are also projected by using the suitable forecasting model quadric trend.

*From the table 4.12 it is found that the M.T.Loan showed a fluctuating trend during the study period.

The future estimates of the M.T.Loan for 4 years are also projected by using the suitable forecasting model – S Curve trend.

*From the table 4.13 it is inferred that Jewel Loan showed an increasing trend during the study period with the exception of 1999-2000.
The future estimates of the Jewel Loan for 4 years are also projected by using the suitable forecasting model quadric trend.

*From the table 4.14 it is inferred that Deposit Loan showed an increasing trend during the study period with the exception of 2000-2001.

The future estimates of the Deposit Loan for 4 years are also projected by using the suitable forecasting model exponential trend.

*From the table 4.15 it is found that the Consumer Loan showed a fluctuating trend during the study period.

The future estimates of the Consumer Loan for 4 years are also projected by using the suitable forecasting model – S Curve trend.
5.2 SUGGESTIONS

The following are the valuable suggestions offered on the basis of the above analysis and findings.

1. The Karipatti PACB should bring more membership into Cooperative fold through canvassing.

2. The Government should enforce disciplinary action against wilful defaulters.

3. Strict enforcement of discipline will not only reduce the arrears of loan to the minimum and also create an urge in the minds of the members to repay the loan in time.

4. The Karipatti PACB should supply the required implements to the farmers at lower rate of interest.

5. The Quantum of Crop Loan and Jewel Loan may also be increased.

6. The beneficiaries of the bank may be properly educated to avail the various loans and utilize the same in the profitable manner.

7. The study unit may introduce a system of gift scheme for the member borrowers who are prompt in the repayment of the loan amount in time.
8. The Karipatti PACB should arrange educational programme to enrich the knowledge of the members regarding the co-operative principles.

5.3 CONCLUSION

The study unit plays a vital role in raising the standard of living of its members. The loans offered to the members by the bank are the Short term Loan, Medium term Loan, Jewel Loan, Deposit Loans, Consumer Loans and New Farm Sector Loans. Members can avail all kinds of loans. Short term Loan is used for the members for the cultivation of crops. Medium term Loan is used by the members to buy new land, construct well etc., Jewel Loan and Deposit Loan are used by the members for urgencies. The new farm sector loan can be utilized for new farm constructions.

The Karipatti PACB is able to meet the needs of its member, who are generally Marginal Farmers and Small Farmers. This bank collects various types of deposits and sanctions sufficient loan to meet the requirements of the members.

It also encourages the deposit holders by offering high rate of interest and also it gives security to members for the amount deposited by them.
The bank relieves the members from the clutches of the moneylenders. It offers loan at a lower rate of interest and supplies new variety of seeds, fertilizers, pesticides etc. This will automatically raise the standard of living of the people.

Finally it can be recommended that the government of Tamil Nadu should permit the bank to take stringent action to recover the loan from the borrowers. So that the bank can perform its functions in a better manner.

All the above suggestions or a few of them which, if implemented will certainly improve the performance of the bank to a great extent.