CHAPTER - VII

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

FINDINGS AND CONCLUSIONS:

1. As compare to these four districts Satara district found more hilly region.
2. Sangli and Satara districts having relatively cold climate than Parbhani and Hingoli districts.
3. Sangli Satara, Parbhani and Hingoli districts have 5.09%, 13.29% and 0.098% area under forest cover. It shows that relatively Satara district have more forest area and on the contrary, Parbhani and Hingoli shows least area under forest.
4. In regards to the total cultivable area Parbhani and Hingoli districts rank first (88.73%), Sangli district ranks second (80.89%) and Satara district ranks least (72.62%).
5. Sangli, Satara, Parbhani and Hingoli districts have on an average annual rainfall respectively as 700mm, 1426 mm and 888.5 mm. i.e. Satara ranks first and Sangli ranks least.
6. In regards to the total irrigated area Sangli 13.97%, Satara 12.56%, Parbhani and Hingoli 7.31%. It means that Sangli ranks first & Parbhani & Hingoli rank least regarding the total irrigated area-
7. Both kharif and Rabbi crops are taken in all these four districts viz jowar Bajara, Rice, Wheat, Groundnut, Soyabeen, Sugarcane But Sangli district dominates by taking the turmeric and grapes, Soyabeen cash crops to other districts. While Parbhani and Hingoli districts dominates by taking cotton, Grams cash crops to remaining districts.
8. In regards to the industrial development Sangli ranks first, Satara second, Parbhani and Hingoli rank least.
9. Basic infrastructural development reveals that Sangli & Satara district found well relatively to the Parbhani and Hingoli districts.
10. In respect of population density Sangli district shows 301 persons/km², Satara – 267 Persons/km² Parbhani and Hingoli 229 and 218 persons per km². It means Sangli and Satara district relatively thickly populated than Parbhani and Hingoli districts.
11. In the year proportion of male-female population i.e. sex ratio was found as in Sangli district 1000: 850, Satara 1000:995, Parbhani 1000:957 and Hingoli showed 1000: 953 sex ratio. It means Satara district showed better and Hingoli district showed least better sex ratio in the year 1991.

12. In regards to the district working population Sangli showed 62.66%, Satara 66.73%, and Parbhani showed 66.59% and Hingoli district showed 80.09% of total working population in 2001. Hingoli remained first and Sangli district remained least in work regarding working population.

13. In respect of industrialization Sangli and Satara ranks first and second, while Parbhani and Hingoli ranks least. Similar result is found in regards to the development of co-operative movement.

14. The YOY (%) change of members of Rajarambapu Sahakari bank Ltd. Peth is increased more than 5 times since 1991 to 2011. (Table No. 4.1)

15. Trend values of membership variable shows a positive trend and it is forecasted as membership will be increased 16993.64 to 18953.68 during the period 2011 to 2015 (Table No. 4.1)

16. The average YOY (%) change of branches of Rajarambapu Sahakari bank is remained 11.95% during the period of 1991 to 2010. (Table No. 4.2)

17. The average YOY (%) change of staff variable of this bank is remained 7.76% during the study period. Its trend values show positive trend and it will go on increase from 325.18 to 377.73 during the period 2011 to 2015. (Table No. 4.3)

18. Share capital of Rajambapu Sahakari bank Ltd. Peth shows an on an average 148.93% YOY (%) change and trend value having positive trend, it will go on increase from 74423850.23 to 93382248.05 since 2011 to 2015.

19. The working capital variable of this bank shows 18.10 average YOY (%) change since 1991 to 2010. Its trend values reveals positive trend and shows increasing trend from 4823966090 lakhs to 5888578948 since 2011 to 2015 (Table No. 4.5)

20. Total deposits of this bank is increased by 27.30% YOY (%) change during the study period except the year 1995. Its trend value reveals positive and shows increasing trend (Table No. 4.6)

21. The loans perspective of Rajarambapu Sahakari Bank Ltd. Peth shows the on an average 63.01% growth rate. It is increased with YOY (%) change in the range of 5.76% to 989.94% during the period 1991 to 2010. Its trend value Y=a+bx
i.e. forecast indicates the rising trend during the period 2011 to 215 (Table No. 4.7)

22. Investment scenario of this bank indicates on an average 110.62% growth rate. It is increased between the range of 3.38% to 1527.57% growth rate. Since 1991 to 2010. But for some years it shows Its trend value forecasted for the negative growth rate period of 2011 to 2015 reveal increasing trend. (Table No. 4.8)

23. The reserves of the Rajarambapu Sahakari Bank Ltd. Peth shows on an average 21.85% YOY (%) change during study period. It is risen in the range of 3.66% to 43.42% YOY (%) change. Its trend value also shows rising trend for 2011 to 2015 period (Table No. 4.9)

24. The growth of profit of this bank indicates on an average 21.82% growth rate but for some years it revealed negative growth rate but overall YOY (%) change is remained positive during study period of 20 years. The trend value Y=a+bx i.e. forecast for profit reveals increasing trend for the period 2011 to 2015. (Total No. 4.10)

25. The dividend perspective of this bank shows on an average growth rate as 0.07% during study period and its forecasted trend values also remained decreasing trend. (Table No. 4.11)

26. The overdue scenario of Rajarambapu Sahakari bank Ltd. Peth shows average YOY (%) change 3.64% since 1991 to 2010 and trend value forecasted also shows declining trend since 2011 to 2015. (Table No. 4.12)

27. The growth scenario of various variables of The Karad Urban Co-op bank Ltd. Karad showed in Table No. 4.13 to 4.24. The member variable of this bank shows on an average 6.53% YOY (%) change since 1991 to 2010. Its trend value calculated Y= a+bx i.e. forecast reveals increasing trend for the years 2011 to 2015. (Table No. 4.13)

28. The growth rate of branches of this bank shows on an average 11.13% YOY (%) change since 1991 to 2010. (Table No. 4.14)

29. The staff variable of The Karad Urban bank Ltd. Karad shows average 9.45% YOY (%) change but out of 20 years in 11 years it shows negative growth rate, it means that staff is reduced than previous years. Its trend value shows increasing trend for the years 2011 to 2015. (Table No. 4.15)
30. Total growth of share capital of this bank shows 57.16% YOY (%) change since 1991 to 2010. Its trend value forecasted shows increasing trend since 2011 to 2015. (Table No. 4.16)

31. The working capital scenario reveals the average YOY (%) change of 17.70% during value Y=a+bx i.e. forecast shows positive trend since 2011 to 2015. (Table No. 4.17)

32. The deposit variable of this bank shows on an average 144.29% high growth rate, but for 3-Years it shows negative growth rate since 1991 to 2010. Its trend value forecasted shows rising trend (Table No. 4.18)

33. The growth perspective of loans of this bank shows average growth rate 63.47% during 1991 to 2010, with negative YOY (%) change for 4-Years and trend value reveals increasing sign. (Table No. 4.19)

34. The growth perspective of investment shows on average YOY (%) change 193.18% per year and its forecasting reveals rising trend Since 2011 to 2015. (Table No. 4.20)

35. Reserves scenario of this bank shows 56.08% average YOY (%) change during study period for 5 Years it shows negative growth rate. Its trend value indicates rising trend, since 1991 to 2010. (Table No. 4.21)

36. The growth of profit show average YOY (%) change 49.98% value of Y=a+bx i.e. forecast rising trend (Table No. 4.22)

37. The dividend scenario of The Karad Urban Co-op Bank Ltd. Karad shows decreasing trend. Its average YOY (%) change is found 2.04% during study period. Its trend value shows rising trend since 2011 to 2015. (Table No. 4.23)

38. Overdue trend of this bank indicates 2.67% average YOY (%) change for the period of 1991 to 2010. It’s Y=a+bx i.e. forecast trend value also shows declining trend, since 2011 to 2015. (Table No. 4.24)

39. The growth performance of different variables of The Jintur Urban co-op bank Ltd, Jintur is shown in Table No. 4.25 to 4.36, since 1991 to 2010. The membership growth of this bank exhibits 5.78% average YOY (%) change, with zero and negative YOY (%) change for some years. Its trend value shows increasing sign, since 2011 to 2015. (Table No. 4.25)

40. Growth of branches of this bank shows 4.94% average YOY (%) change during study period. (Table No. 4.26)
41. Staff variable of this bank shows some years it show zero and negative growth rate during study period. Its trend value estimated shows rising trend. (Total NO. 4.27)

42. Share capital of this bank shows average YOY (%) change 14.74% during study period 1991 to 2010. Its trend value estimated reveals positive tend. (Table No. 4.28)

43. The growth of working capital scenario reveals 56.22% average YOY (%) change, since 1991 to 2010. The value of Y=a+bx i.e. forecast equation remained positive and shows rising trend since 2011 to 2015. (Table No. 4.29)

44. The deposits scenario of this bank shows 61.32% average YOY (%) change, since 1991 to 2010. Its trend value estimated is remained positive and having increasing trend since 2011-2015. (Table No. 4.30)

45. Growth perspective of loans reveals average YOY (%) change 94.96%, since 1991 to 2010. Its trend value shows rising trend. (Total No. 4.31)

46. Investment scenario of The Jintur Urban Co-op Bank Ltd. Jintur shows 149.27% average YOY (%) change during 1991 to 2010 period. Its trend value estimated shows increasing trend. (Table No. 4.32)

47. The growth of reserves of The Jintur Urban Co-op Bank Ltd. Jintur shows 21.07% average YOY (%) change, since 1991 to 2010, but it shows zero and negative YOY (%) change for some years. The value of Y=a+bx i.e. forecast shows increasing trend since 2011 to 2015. (Table No. 4.33)

48. Profit of this bank indicates average YOY (%) change 59.95%, with zero and negative growth rate for some year, during the study period. Its trend value shows rising trend. (Table No. 4.34)

49. The dividend scenario of this bank exhibits positive YOY (%) change but very less i.e. 1.58% most of the years shows zero growth rate with -25.0 YOY (%) change in 1999. Its trend value is found rising, since 2011 to 2015. (Table No. 4.35)

50. Overdue scenario of this bank reveals average YOY (%) change 7.90% during study period with zero and negative YOY (%) change for some years. Its trend value shows positive trend. (Table No. 4.36)

51. The growth performance of People’s Co-op Bank Ltd, Hingoli is shown in the table 4.37 to 4.48 since 1991 to 2010. The membership variable of this bank shows average YOY (%) change 13.34% with negative YOY (%) change for the
year 2007. Its trend value is found increasing, since 2011 to 2015. (Table No. 4.37)

52. The growth of branches of this bank shows 4.48% YOY (%) change, during 1991 to 2010. (Table No. 4.38)

53. The staff variable of this bank indicates 5.92% average YOY (%) change since 1991 to 2010. Its trend value is found rising since 2011 to 2015. (Table No. 4.39)

54. The growth of share capital of this bank shows 22.01% average YOY (%) change during study period. Its trend value shows increasing trend, since 2011 to 2015. (Table No. 4.40)

55. Working capital growth perspective of People’s Co-op Bank Ltd. Hingoli shows 828.35% average YOY (%) change, since 1991 to 2010. Its trend equation Y=a+bx i.e. forecast shows positive trend since 2011 to 2015. (Table No. 4.41)

56. The growth trend of deposits of this bank reveals 32.59% average YOY (%) change since 1991 to 2010. The forecasted value of deposits shows increasing trend since 2010 to 2015. (Table No. 4.42)

57. The Growth perspective of loans of this bank reveals 30.37% average YOY (%) change since, 1991 to 2010. It forecasted value of Y=a+bx i.e. forecast equation shows rising trend, since 2011 to 2015. (Table No. 4.43)

58. Investment scenario of this bank indicates 36.66% average YOY (%) change, during study period. Its trend value shows positive trend. (Table No. 4.44)

59. The growth scenario of Reserves of this bank reveals 29.33% YOY (%) change since 1991 to 2010. Its trend value is remained positive with increasing trend. (Table No. 4.45)

60. The profit scenario of this bank shows 42.20% average YOY (%) change, since 1991 to 2010. Its trend value is remained increasing since 2011 to 2015. (Table No. 4.46)

61. Combined growth performance of the 4 –UCBs under two time periods (1991-2000 and 2001-2010) shows that in respect of 12 variables of 4-UCBs under study, it is found that during the period of 1991 -2000, members No. of branches, staff, share capital, reserves, deposits, loans, investments, working capital and profit show highest CGR than the period 1991-2000. The variables dividend and overdue show only better CGR in period 2001-2010 than previous period of 1991 to 2000. (Table No.4.53)
62. The members growth variables shows highest S.D. (5123.28) and share capital follows it (430.86) i.e. These two variables having no uniformity in their growth during study period and the reserves and Deposits variables show highest C.V. as compare to the other variables as 221.48 and 215.07. They having no uniform growth relatively. (Table No.4.53)

63. The dividend scenario of People’s co-op Bank Ltd. Hingoli shows 3.41% average YOY (%) change, since 1991 to 2010. Except the 4-years remaining years shows zero or negative YOY (%) change Its estimated value of Y= a+bx i.e. forecast equation shows rising trend (Table No. 4.47)

64. The overdue scenario of this bank reveals 11.39% average YOY (%) change, during study period, but most of the years it shows negative growth rate, it is a good sign for bank. Its trend value shows rising trend. (Table No. 4.48)

65. Combined growth performance of the 4 UCB’s under two time periods 1991-2000 and 2001-2010 shows that in respect of 12 variables of 4 UCB’s under study, it is found that during the period of 1991-2000, Members, No. branches, Staff, Share capital, Reserves, Deposits, Loans Investments, Working Capital and Profit variable show highest CGR than the period 2001 to 2010. The variables dividend, and overdue show only better CGR in period 2001-2010 than previous period of 1991 to 2000. (Table No. 4.53)

66. The members growth variable shows highest S.D. (5123.28) and share capital follows it (430.86) i.e. these two variables having no uniformity in their growth during study period and the Reserves and Deposits variable shows highest C.V. as compare to the other variables respectively as 221.48, 215.07 having no uniform growth relatively. (Table No. 4.53)

67. The growth trends in owned capital, share capital, working capital and Reserves of Rajarambapu Sahakari bank Ltd. Peth respectively indicate 37.29, 26.36, 51.53 and 51.95 folds growth since 1991 to 2010 (Table No. 5.1)

68. The average owned capital, share capital working capital and Reserves remained respectively 2134.91, 224.61, 1889.77 and 22306 and lakhs during this period. (Table No. 5.1)

69. On an average percentage of share capital to owned capital, owned capital to working capital and Reserves to working capital is remained as 12.22%, 10.36%, and 8.25% respectively during study period.
The growth trends of owned capital, share capital, working capital, and reserves of The Karad Urban co-op bank Ltd. Karad show 29.07, 42.06, 34.97, and 130.40 folds growth since 1991 to 2010. (Table 5.2)

The average owned capital, share capital, working capital, and reserves of this bank respectively remained 2449.09, 797.36, 3552.47, and 924.45 lakhs during the study period.

On an average percentage of share capital to owned capital, owned capital to working capital, and reserves to working capital is remained as 30.42%, 6.57%, and 1.53% respectively during this period.

The growth trend of owned capital, share capital, reserves, and working capital of the Jintur Urban co-op bank Ltd, Jintur reveal that 54.14, 28.23, 60.05, and 28.35 folds growth respectively since 1991 to 2010. (Table No. 5.3)

The average of owned capital, share capital, reserves, and working capital is respectively remained as 1460.11, 330.20, 264.31, and 15539.18 lakhs during this period. (Table 5.3)

On an average proportion of share capital to owned capital, owned capital to working capital, and reserves to working capital is remained as 30.94%, 10.08%, and 1.82% respectively during the study period. (Table No. 5.3)

The growth trend of owned capital, share capital, reserves, and working capital of People’s co-op bank Ltd, Hingoli shows that 110.56, 53.49, 133.25, and 161.88 folds, since 1991 to 2010. (Table No. 5.4)

The average of owned capital, share capital, reserves, and working capital is respectively remained as 1658.59, 252.29, 1470.74, and 14400.75 folds during this period. (Table No. 5.4)

On an average proportion of share capital to owned capital, owned capital to working capital, and reserves to working capital is remained as 24.33%, 10.85%, and 8.61% respectively during the study period. (Table No. 5.4)

Regarding the on an average of growth of owned capital highest average found Rs. 2449.09 lakhs by The Karad urban co-op bank Ltd. Karad and Rajarambapu Sahakari Bank Ltd. Peth ranks 2nd (Rs. 2134.91 lakhs), People’s Co-op Bank Ltd. Hingoli ranks 3rd (Rs. 1658.59 lakhs) and The Jintur Co-op bank Ltd. Jintur ranks 4th (Rs. 1460.11 lakhs).

Regarding the share capital growth the People’s Co-op bank Ltd. Hingoli ranks 1st (53.49 Folds), The Karad Urban Co-op bank Ltd. Karad ranks 2nd (42.60
Folds), The Jintur Urban Co-op bank Ltd. Jintur ranks 3rd (28.23 Folds) and Rajarambapu Sahakari bank Ltd. Peth ranks 4th (26.36 Folds).

81. Regarding the on an average growth of share capital, The Karad Urban Co-op bank Ltd. ranks 1st (Rs. 797.36 lakhs), The Jintur Urban Co-op bank Ltd ranks 2nd (Rs. 330.20 lakhs), People’s Co-op bank Ltd Hingoli ranks 3rd (Rs. 252.29 lakh) and Rajarambapu Sahakari Bank Ltd, Peth ranks 4th (Rs. 224.61 lakhs).

82. The growth of reserve funds shows that peoples co-op bank Ltd. Hingoli ranks 1st (133.25 Folds), The Karad Urban Co-op bank Ltd, Karad ranks 2nd (130.40 Folds), The Jintur Urban Co-op bank Ltd. Jintur ranks 3rd (60.05 Folds) and Rajarambapu Sahakari bank Ltd, Peth ranks 4th (51.95 folds) during the period of 20 years.

83. On an average reserve funds are found highest in Rajarambapu Sahakari Bank Ltd. Peth (Rs. 22306.00 lakhs ) . People’s Co-op Bank Ltd. Hingoli ranks 2nd (Rs. 1470.74 lakhs) The Karad Urban Co-op bank Ltd. Karad ranks 3rd (Rs. 924.45 lakhs) and The Jintur Urban Co-op bank 4th (Rs. 264.31 lakhs) during the study period.

84. In respect of the working capital growth People’s Co-op bank Ltd. Hingoli ranks 1st (161.88 folds) Rajarambapu Sahakari Bank Ltd. Peth ranks 2nd (51.53 folds), The Karad Urban Co-op Bank Ltd. Karad ranks 3rd (34.97 folds) and The Jintur Urban Co-op Bank Ltd. Jintur ranks 4th (28.35 floads) Regarding the on an average working capital The Karad Urban Co-op Bank Ltd. Karad. ranks 1st (Rs. 35552.47 lakhs), The Jintur Urban co-op bank Ltd. Ranks 2nd (Rs. 15539.18 lakhs) , People’s Urban co-op bank Ltd. Hingoli ranks 3rd (Rs. 14400.75 lakhs) and Rajarambapu Sahakari bank Ltd. ranks 4th , (Rs. 1889.77 lakhs) during the study period.

85. In regards to the proportion of share capital to owned capital the Jintur Urban co-op bank ltd. Jintur ranks 1st (30.94%), The Karad Urban co-op bank Ltd Karad ranks 2nd (30.42%), People’s co-op bank Ltd. Hingoli ranks 3rd (24.33%) and Rajarambapu Sahakari bank Ltd. Peth ranks 4th (12.22%)

86. The highest proportion of owned capital to working capital is found by People’s co-op bank Ltd. Hingoli, it ranks 1st (10.85%), The Rajarambapu Sahakari bank Ltd. Peth ranks 2nd (10.36%), The Jintur Urban co-op bank Ltd. Jintur ranks 3rd (10.08%) and The Karad Urban co-op bank Ltd. Karad ranks 4th (6.57%)
87. In respect of the proportion of reserves to working capital People’s Co-op bank Ltd. Hingoli ranks 1st (8.61), Rajarambapu Sahakari bank Ltd, Peth ranks 2nd (8.25), The Jintur Urban co-op bank Ltd. Jintur ranks 3rd (1.82%) and The Karad Urban co-op bank Ltd. Karad rank 4th (1.53%) during the period of 1991 to 2010.

88. Thus, the comparative Analysis of UCB’s in Western Maharashtra and Marathwada region shows that the UCB’s in Western Maharashtra are ahead in respect of some variables and UCB’s in Marathawada region are also found ahead in respect of some variable while in some variables they show mixed trend (Table No. 5.1 to 5.4)

89. The growth of deposits of Rajarambapu Sahakari bank Ltd Peth. The Karad Urban co-op bank Ltd, Karad, The Jintur Urban co-op bank Ltd Jintur and People’s co-op bank Ltd Hingoli shows YOY (%) change 25.25%, 24.13%, 19.39% and 33.71% respectively during the period of 1991 to 2010 (Table No. 5.5)

90. On an average deposits of above banks respectively reveal as Rs.20062.09 lakhs, Rs. 38369.62 lakhs, Rs. 12650.91 lakhs and Rs. 2207.08 lakhs respectively during this period (Table No. 5.5)

91. The comparative analysis of average deposits the amount of deposits shows that The Karad Urban co-op bank Ltd. Karad ranks 1st, Rajarambapu Sahakari bank Ltd. Peth ranks 2nd, The Jintur Urban co-op bank Ltd. Jintur ranks 3rd and People’s co-op bank Ltd. Hingoli ranks 4th in this regard (Table No. 5.5)


93. A comparative analysis of amount of deposits shows that the UCB’s in economically developed region (Sangli and Satara Districts) are found better than UCB’s in economically backward region (Parabhani and Hingoli Districts)

94. The analysis of proportion current, savings and Term Deposits in total deposits is found that Term Deposits having highest proportion 80.39% and Current deposits lowest proportion to the Rajarambapu Sahakari bank Ltd. Peth (Table No. 5.6) In respect of The Karad Urban bank Ltd. Karad, Term Deposits having highest proportion 79.41% and Current Deposits having lowest proportion
5.67% (Table No. 5.7) The Jintur Urban co-op bank Ltd. Jintur having highest proportion of Term Deposits 81.08% and Current Deposits lowest proportion 4.57% (Table No. 5.8) This trend is found regarding the People’s co-op bank Ltd. Hingoli i.e. Term Deposits 76.68% and Savings Deposits lowest proportion 11.39%, since 2001 to 2011. (Table No. 5.9)

95. The comparative Analysis shows that all bank under study show highest proportion of long term deposits in their total deposits and lowest proportion of current deposits except People’s co-op bank Ltd. Hingoli.

96. The comparative analysis of various deposits in Marathwada region and Western Maharashtra shows the Current deposits average YOY(%) change is remained higher in Marathwada region 34.75% and in respect of saving deposits, Term deposits and Total deposits Western Maharashtra 46.98% and 31.44% is found better than Marathwada region.

97. The growth scenario of various types of loans of 4-UCB’s under study since 2001 to 2011 reveals that In regards to the short term loans the Jintur Urban co-op bank Ltd. Jintur shows highest YOY (%) change 96.73% and The Karad Urban co-op bank Ltd. Karad shows lowest YOY (%) change 1.82% during study period .

The growth rate of medium term loans is found highest by The Jintur Urban co-op bank Ltd. Jintur 587.38% and Rajarambapu Sahakari bank Ltd. Peth shows lowest YOY (%) change as 20.20%. In regards to the long term loans The Jintur Urban co-op bank Ltd. Jintur reveals highest YOY (%) change 1576.12% and People’s co-op bank Ltd. Hingoli shows lowest YOY (%) change 14.48% during this period. (Table No.5.12 to 5.15)

98. The share of proportion of loans in total loans founds that People’s co-op bank Ltd. Hingoi shows highest proportion in short term loans (61.79%) and The Karad Urban co-op bank Ltd. Karad shows lowest proportion (29.21%) In regards to the medium term loans Rajarambapu Sahakari bank Ltd. Peth shows highest proportion (65.83%) and People’s co-op bank Ltd. Hingol reveals lowest proportion (23.85%). In long term loans. The Karad urban Co-op bank Ltd. Karad shows highest proportion (33.74%) and Rajarambapu Sahakari bank Ltd. Peth reveals lowest proportion (3.27%) since 2001 to 2011 (Table No. 5.12 to 5.15)
Comparative analysis of proportion of loans in Western Maharashtra and Marathwada region reveals that Marathwada region is ahead in regards to the short term loans 57.52% and in Medium term and long term loans 51.21%, 19.20% UCBs in Western Maharashtra are ahead of the UCB’s in Marathwada region. (Table No. 5.16)

Borrowing scenario of UCB’s reveals that on an average borrowings funds utilized by Rajarambapu Sahakari bank Ltd. Peth, The Karad Urban co-op bank Ltd. Karad, The Jintur Urban co-op bank Ltd. Jintur and People’s co-op bank Ltd. Hingoli are respectively remained as Rs. 49.47 Lakhs, Rs. 424.25 lakhs, Rs. 130.35 lakhs and Rs. 7.5 lakhs during the period of 2001 to 2010 (Table No.5.17)

The proportion of borrowing to the owned funds is remained as Rajarambapu Sahakari bank Ltd. Peth 1.10%, The Karad Urban co-op bank Ltd. Karad 18.05%, The Jintur Urban co-op bank Ltd. Jintur 6.49% and People’s co-op bank Ltd. Hingoli 0.58% during the period of 2001 to 2010 (Table No.5.18)

The People’s Co-op bank Ltd. Hingoli shows lowest proportion of borrowings to owned funds as 0.58% and The Karad Urban co-op bank Ltd. Karad shows highest proportion as 18.05% . (Table No. 5.18)

The average proportion of CRR is found as Rajarambapu Sahakari bank Ltd. Peth 4.21%, The Karad Urban co-op bank Ltd. Karad 10.72%, The Jintur Urban co-op bank Ltd. Jintur 5.71% and People’s co-op bank Ltd. Hingoli 5.63% (Table No. 5.19 to 5.23)

The average SLR of these banks is remained as Rajarambapu Sahakari bank Ltd. Peth 24.04%, The Karad Urban co-op bank Ltd. Karad 32.38%, The Jintur Urban co-op bank Ltd. Jintur 34.74 and People’s co-op bank Ltd. Hingoli 34.11% Since 2001 to 2011 (Table No. 5.23 to 5.26)

All banks under study have maintained the CRR and SLR norms within the limit fixed by Narsinghan committee 1991 and RBI.

The average credit deposits ratio of Rajarambapu Sahakari bank Ltd. Peth is remained 59.83%, The Karad Urban co-op bank Ltd. Karad shows 63.37%, The Jintur Urban co-op bank Ltd. Jintur 67.53% and People’s co-op bank Ltd Hingoli shows 52.96% during the period of 2001 to 2011. (Table No. 5.27)

All banks show CDR below the standard norms of 70% during the study period.
The capital adequacy ratio of Rajarambapu Sahakari bank Ltd. Peth is remained 11.76%, The Karad Urban co-op bank Ltd. Karad shows, 8.83%, The Jintur Urban co-op bank Ltd. Jintur shows 10.58%, and People’s co-op bank Ltd. Hingoil shows 13.20%, during the study period (Table No. 5.28)

All banks excepts The Karad Urban co-op bank Ltd. Karad fulfills the standard norms of CAR 10% during the study period. The Karad Urban co-op bank Ltd. Karad have CAR below the standard norms.

In regards the profit per workers and per worker business Rajarambapu Sahakari bank Ltd. Peth shows Rs. 1.23 lakhs and Rs. 223.28 lakhs respectively, The Karad Urban Co-op bank Ltd. Karad shows Rs. 0.53 lakhs and Rs. 168.81 lakhs, The Jintur Urban co-op bank Ltd. Jintur shows Rs. 1.66 lakhs and Rs. 183.31 lakhs and People’s Co-op bank Ltd. Hingoil shows Rs. 1.85 lakhs and Rs. 185.94 lakhs since 2001 to 2011 (Table No. 5.33)

In regards the average profit per worker People’s co-op bank Ltd. Hingoli ranks first and The Karad Urban co-op bank Ltd. Karad ranks the least in respect of business per worker Rajarambapu Sahakari bank Ltd. Peth stood first and The Karad Urban co-op bank Ltd. Karad remained least during the study period.

In regards the NPAs norms the Rajarambapu Sahakari bank Ltd. Peth shows on an average gross NPA’s average YOY (%) change 10.99% and Net NAP’s average YOY (%) change 4.85%, The Karad Urban co-op bank Ltd. Karad shows average YOY (%) change of these two variables respectively as 8.37% and 5.41%, The Jintur Urban co-op bank Ltd. Jintur shows 0.29% and 0.00001%, and People’s co-op bank Ltd. Hingoil shows 6.32% and 0.81% respectively during the study period (Table No. 5.34)

All the bank shows declining trend of Gross NPAs as well as Net NPAs. It is a good sign for these banks during study region.

All banks under study provides various types of loans to the Urban peoples i.e. small scale industrialists, traders, self employment, transport, housing dairy farming, agro industries, though their proportion is different to the different banks (Table No. 6.1 to 6.4)

The average proportion of priority sector loans provided by Rajarampabu Sahakari bank Ltd. Peth is remained 68.25%, it’s average YOY (%) change is remained 158.36%. The Karad Urban co-op bank Ltd. Karad average proportion and YOY (%) change of priority loans are remained as 67.73% and
310.96 respectively, The Jintur Urban co-op. bank Ltd. Jintur average proportion and YOY (%) change of priority loans are remained as 58.70% and 278.60% respectively and People’s co-op bank Ltd. Hingoli average proportion and YOY (%) change of priority loans are remained as 64.40% and 234.77% respectively during the period of 2001 to 2011. Table No.6.5)

114. By and large the average share of priority sector loans of these bank is remained 64.77%. It means that UCB’s are helping in the development of priority sectors in their operational areas. (Table No. 6.5)

115. The proportion of loans to weaker section of the society is provided by these UCB’s is remained as Rajarambapu Sahakari bank Ltd. Peth (20.60%), The Karad Urban co-op bank Ltd. Karad (16.40%), The Jintur Urban co-op bank Ltd. Jintur (27.21%) and People’s co-op bank Ltd. Hingoli (27.81%) during the period of 2001 to 2011 (Table No. 6.6).

It means that UCB’s under study fulfilling the financial needs of various urban people and sectors and producing positive impact in economy.

116. The UCB’s under study facing various problems as competition, lower own capital, slow growth of membership, unbalanced growth, overdue, NPA problem, sluggish rate of dividend, lower share in agricultural credit, lower credit deposit ratio etc.

➢ RECOMMENDATIONS

On the ground of above analysis of this 4- UCB’s following recommendations are made.

1. Problem of dual control should be removed and UCB’s like the other banks should bring only under the control of RBI.
2. Membership of these UCB’s shows sluggish growth rate, it should be increased.
3. Staff variables of all the UCB’s show lower YOY (%) change, It should be increased and employment opportunities are to be created. It will help to increase the efficiency of the bank.
4. The growth rate of dividend shows negative, it should be increased.
5. The deposits growth rate is negative in some years it should be increased.
6. The Investment of all these UCB’s shows lower growth rate, it should be increased.
7. All UCB’s under study have CDR below the precautionary norms 70% it should be increased.
8. All UCBs showed gross NPA’s it should be removed by efficient recovery of loans and by other efforts.
9. The overdues should be controlled and efficiently managed.
10. A national institute for UCB’s should be established for the urban co-operatives.