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ANNEXURE
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Statistical Tools used:

Annual Growth rate

In this research annual growth rate of the following are found out

• Fixed deposits.
• Savings bank deposits.
• Current deposits.
• Annual growth rate of individual deposits.
• Deposits through societies.

Compounded Annual Growth Rate

In this research compounded annual growth rate of the following are found out

• Fixed deposits.
• Savings bank deposits.
• Current deposits.
• Annual growth rate of individual deposits.
• Deposits through societies.

Coefficient of Variation

• To compare the individual and society in terms of fixed deposit, savings bank deposits, current deposits and cash credit.
• Comparing short term loans and advances and medium term loans and advances in terms of recovery and outstanding.
• Comparing jewel loan issued through individuals and primary agricultural cooperative society.

**Independent samples t-test**

• Comparison on sources of deposits made to the Dharmapuri District Central Co-operative Banks Limited.

• Comparison of individual deposits and deposits through societies in Fixed Deposits made to the Dharmapuri District Central Co-operative Banks Limited.

• Comparison of individual deposits and deposits through societies in Savings bank deposits made to the Dharmapuri District Central Co-operative Banks Limited.

• Comparison of individual deposits and deposits through societies in Current deposits made to the Dharmapuri District Central Co-operative Banks Limited.

**One way ANOVA**

• Comparison of types of deposits made to the Dharmapuri District Central Co-operative Banks Limited.

• Comparison between types of Loans & Advances with respect to issuing of loan by the Dharmapuri District Central Co-operative Banks Limited.

• Comparison between types of Loans & Advances with respect to recovery of loan by the Dharmapuri District Central Co-operative Banks Limited.

• Comparison between types of Loans & Advances with respect to loan outstanding to the Dharmapuri District Central Co-operative Banks Limited

**Bi-variate correlation**

• To identify the relationship between Loan issued and recovered in three categories like short term, medium term and cash credit.
Simple Regression

- To identify the relationship between Net Profit and Share Capital of Dharmapuri District Central Cooperative Bank.
- To find the relationship between Net Profit and Total Assets of Dharmapuri District Central Cooperative Bank.
- To identify the relationship between Net Profit and Capital of Dharmapuri District Central Cooperative Bank.
- To find the relationship between Net Profit and Working Capital of Dharmapuri District Central Cooperative Bank.

Multiple Regressions

- To find the relationship between Loans & Advances and Subsidy and Investment of Dharmapuri District Central Cooperative Banks Limited.
- To find the relationship between Loans & Advances, Deposits and Barrowings of Dharmapuri District Central Cooperative Banks Limited.

Ratio Analysis

For analyzing the financial statement of an org a number of financial tools are being used one of which ratio analysis is considered to be the most powerful and popular tool, which could be very easily applies, for practical purposes. In this research ratio analysis is performed for Capital to Current Assets, Capital to Cash & Bank balance, Capital to Working Capital, Capital to Loans and Advances, Capital to Reserve, Cash & Bank balance to Current Assets, Cash & Bank balance to Aggregate deposit, Investment to Aggregate deposit, Borrowing to Aggregate deposit, Borrowing to Working Capital, Borrowing to Capital, Investment to Working Capital, Interest income to Total income, Loans & Advances to
Working capital, Total Income to Total Assets, Total Expenses to Working Capital and Owned fund to Outside liabilities.

Exploratory Factor analysis

Factor analysis is applied to identify the factors of ratios calculated and analyzed.

Statistical Package used:

The analysis of the data in this study was analysed using Statistical package for social sciences (SPSS v 16.0).