PREFACE

The District Central Co-operative Banks play a key role in planning and developing the co-operative activities at district level. They are the connecting link between the primary co-operative credit societies at the village level and the Apex Bank at the State level. Over a period of time, a number of formidable challenges and the competitive environment threatened the very viability and continuance of the co-operatives in many parts of our country. The current study is an attempt to contribute to the field of financial management of co-operative banks. The research study is focussed on the financial results and practices of the Belgaum District Central Co-operative Bank Ltd., Belgaum.

The present study is designed to cover eight chapters. The first chapter deals with statement of the problem and methodology. The working of Karnataka State Co-operative Bank and District Central Co-operative Banks in Karnataka is presented in second chapter. The third chapter deals with co-operative movement in Belgaum district, rationale behind the birth of BDCCB and the growth of BDCCB. The fourth chapter covers the evaluation of the performance of BDCCB’s management in mobilisation of internal and external financial resources in terms of practice adopted and trends in growth of various resources. The fifth chapter deals with the management of bank assets. The sixth chapter deals with the management of branches and the study of top 20 accounts of Belgaum District Central Co-operative Bank Ltd., Belgaum. Overall financial
efficiency of the Belgaum District Central Co-operative Bank is evaluated in the seventh chapter. The last chapter provides the summary of findings and suggestions.

An attempt has been made to make this study more analytic and detailed so that factors affecting the financial efficiency of Central Co-operative Banks are brought to light. Such factors have been carefully identified and it is presumed that majority of the District Central Co-operative Banks in Karnataka are also under the influence of these factors. And as such the findings of this research study, besides being applicable to the Belgaum District Central Co-operative Bank Ltd., would equally prove useful to other district central co-operative banks in the Karnataka State.

I am deeply indebted forever to DR. G. B. Naik, M.Com., LL.B (Spl), Ph. D., former Principal, Gogte College of Commerce, Belgaum for his scholarly guidance, affectionate encouragement and constant help.

I convey my sincere sense of obligation and thanks to Dr. S. S. Hugar, Professor and Chairman, Dean, Faculty of Commerce, Dr. S. G. Hundekar, Dr. M. R. Shollapur, Dr. R. L. Hyderabad, Department of Studies in Commerce, Karnataka University Dharwad, for their help.

My special thanks are due to Dr. S. Y. Kattimani, Department of Commerce, Baburao Kakatkar College, Belgaum for his encouragement and valuable suggestions.

I express my gratitude to Shri Ramesh Katti, Chairman, Belgaum District Central Co-operative Bank Ltd., Belgaum, Shri S. S. Khot, General Manager, Shri V. A.
Sadalge, Assistant General Manager and Shri N. N. Burji for permitting me to collect the data from the records of Belgaum District Central Co-operative Bank Ltd., Belgaum.

I express my sincere thanks to Shri D. G. Joshi, General Manager, the Karnataka State Co-operative Apex Bank Ltd., Bangalore, Shri Raghavendra, Faculty Member, National Centre for Managerial Development in Agriculture and Rural Development Banking, Bangalore, Dr. R. M. Kummur, Deputy General Manager, National Bank for Agriculture and Rural Development, Bangalore, Shri Lingegouda, Assistant General Manager, Karnataka State Co-operative Apex Bank Ltd., Bangalore for providing books, journals and required statistical data in time.

I am also thankful to my friends, especially to Dr. H. Y. Kamble, Dr. Ravindra V. Diwan, Prof. H. R. Venkatesha, Dr. S. I. Biradar for their constant inspiration and encouragement.

I am immensely thankful to all my colleagues, K.L.E. Society, Belgaum who have encouraged, co-operated and provided help directly or indirectly in completing the study.

The encouraging, inspiring and tolerant attitude of my wife Prof. Smt. Mahananda, my children Saraswati and Shivaparakash and my parents, have been very valuable for completing my study. I thank them all.

Date: 4/10/2001

S. K. NASHI