

**PERFORMANCE ANALYSIS OF DEHRADUN DISTRICT  
COOPERATIVE BANK**

Dissertation report submitted to Vaikunth Metha National Institute of  
Cooperative Management for the Award of the Degree of

**POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS  
MANAGEMENT**

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### **CERTIFICATE**

This is to certify that the desk research project entitled “**Performance Analysis of Dehradun District Cooperative Bank**”, is a record of research work done by UPNISH YADAV (**Roll No. 5503** ) **55<sup>th</sup> PGDCBM** during the period 2021-22, under my supervision and guidance, submitted to the Vaikunth Metha National Institute of Cooperative Management, Pune in partial fulfillment of the requirements for the award of the Degree of **Post Graduate Diploma In Cooperative Business Management** of his study. The thesis has not previously been formed the basis for the award of any Degree/ Diploma/ Associateship / Fellowship or other similar title to any university or institution. The thesis represents entirely an independent work on the part of the candidate.

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**STATEMENT BY THE CANDIDATE**

I hereby declare that the thesis entitled “**Performance Analysis of Dehradun District Cooperative Bank**”, for the award of Degree of **Post Graduate Diploma In Cooperative Business Management** is my original work done under the supervision of Dr. SAGAR K.WADEKAR, Assistant Professor, Vaikunth Metha National Institute of Cooperative Management, Pune and that it has not previously formed the basis for the award of any Degree/Diploma/Associateship/Fellowship or other similar title of any University or Institution.

Place: DEHRADUN

Date:

**(UPNISH YADAV)**

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# **PERFORMANCE ANALYSIS OF DEHRADUN DISTRICT COOPERATIVE BANK.**

## **CHAPTER I INTRODUCTION AND DESIGN OF THE STUDY**

### **INTRODUCTION**

The co-operative banks originated in the West but they have assumed importance in India because of their vast net work which is rarely paralleled anywhere else in the world. Their role in rural financing continues to be important even to day and their business in urban areas has also increased in recent years, mainly due to the sharp increase in the number of primary co-operative banks.

Co-operative banks are part of the vast and powerful super structure of co-operative institutions which are engaged in the tasks of rural and urban banking, agriculture and agro processing including sugar products, production of fertilizers, marketing of agriculture Commodities and distribution of consumer articles through retail outlets and so on. Co-operative banks promote employment opportunities and additional income generation, thus helping the promotion of quality of life of the common masses.

The co-operative bank in the Indian banking system was started with the objectives of the prevention of concentration of economic power, achieving wide dispersal of ownership of productive resources, active involvement of

people in development programmes, augmentation of the productive resources, liquidation of unemployment and poverty, and relieving the people from indebtedness to money lenders.

In independent India, co-operative banks shoulder the responsibility as institutions to purvey credit for agricultural and rural development. The network of co-operative banks, with 29 state co-operative banks and 19 state agricultural and rural development banks, 367 district central co-operative banks with around 5.04 lakh primary level institutions covers almost all villages in India. The resources such as the share capital of Rs.178687.50 crore, the reserves totaling Rs.179145.60 crore, and deposits amounting to Rs.1159664.90 crore, working capital of Rs.2271118.30 crore speak of the importance and contribution of co-operative banks as the premier and dependable rural financial institution in India.

In India, the first CCB was formed on October 19, 1905, even before the enactment of the Co-operative Societies Act in 1912. It was formed in Madras and named the Madras Central Urban Bank.<sup>3</sup> Following this Bombay Central Co-operative Bank was established in 1906 as the second CCB in India. The main objective of these two banks was to find money to finance the societies in all parts of Madras Presidency and Bombay Presidency respectively. The third CCB in India was started at Bargath in Banda District of Uttar Pradesh. Following this, the first CCB of Rajasthan



was started in 1910 at Ajmeer. Soon, after the amendment of the Co-operative Societies Act in 1912, a number of CCBs were established.

## **STATEMENT OF THE PROBLEM**

In the Co-operative Banking structure, the District Co-operative Banks (DCBs) are the Cooperative financial institutions' nodal canter. They have to mobilize the available resources and utilize them in the most efficient and profitable manner. The District Central Co-operative Banks constitute an essential link between the Apex Co-operative Bank and the Primary Agricultural Credit Societies. The DCCBs act as a federation of all Primary Agricultural and non-agricultural Cooperative societies functioning in their jurisdiction. Evaluating the Co-operative movement's success, in general, depends on the effective functioning of the Co-operative banking business. Therefore the DCCBs can be referred to as a leader of the Co-operative movement, and they undertake various developmental and promotional activities. DCCB is considered a social banker because they take banking facilities to rural areas and bring lower segment people under the principle of financial inclusion through their member societies. The most important aspect of the DCCBs is providing personal banking service to the people living in a particular district and financing to the member societies. In general, a significant problem is observed in the functioning of DCCBs there is no remarkable change in the mobilization of deposits due to stiff competition from new generation

banks and public sector banks recent. AS a consequence of this situation, the Indian cooperative structure is one of the world's largest co-operatives networks.

At district level, District Cooperative Banks (DCBs) serve the needs of the affiliated primary agricultural credit societies and other societies and of semi-urban and rural people for a variety of purposes. They have deployed enormous funds to the development of different sectors and sections. Therefore, this study analyses the performance of Dehradun DCB's.

### **OBJECTIVES OF THE STUDY**

The objectives of the study are :

- ✚ To analyse the deposit mobilization, lending and business performance of Dehradun DCB.
- ✚ To analyse the income, expenditure, and profits of Dehradun DCB.
- ✚ To offer suitable suggestions based on the findings of the study.

### **Period of Study**

This study covers a period of ten years from 2011-12 to 2020-21.

### **Methodology**

The present study is mainly based on secondary data. The data required for the study were collected from head offices of Dehradun DCB. The data have also been taken from the annual reports, occasional papers of

NABARD, brochures, press releases, RBI Bulletin, journals, magazines, books, and websites.

### **Plan of Analysis**

The data are analyzed by using appropriate statistical techniques such as growth rate, compound growth rate and trend analysis.

### **SCOPE OF THE STUDY**

This study is mainly planned to evaluate Dehradun DCB performance through growth rates of deposit, advances, business, incomes, expenditures, and profits. Further, the study also examines per branch and per employee amounts of deposits, advances, business, incomes, and net profits of Dehradun DCB.

### **CHAPTER SCHEME**

Chapter I deals with Introduction and Design of the study

Chapter II deals with Review of Literature

Chapter III deals with Deposit Mobilisation and Lending Performance of Dehradun District Cooperative Bank.

Chapter IV deals with Income and Expenditure analysis of Dehradun District Cooperative Bank.

Chapter V deals with Suggestions and Conclusion.

## CHAPTER II

### REVIEW OF PREVIOUS STUDIES

#### Review

With a view to identify and understand the areas already investigated relating to central co-operative banks, the researcher mentions below a few important studies already undertaken.

Joshi M.P. (2011)<sup>1</sup> Found that Majority of district cooperative unions organize education classes like youth cooperative education classes, Number of education classes, and Number of participators are either increasing or decreasing every year, which shows the normal performance of district cooperative unions with a special performance to organizing education classes. Mostly duration of all education classes is more than one week. In every education class, the lecture method of education is applied, and the medium of language is Gujarati only.

Subhas Chandra Sarkar & Dilip Kumar Karak (2018)<sup>2</sup>. It was revealed that The overall picture of NPA management by the bank in the study is not satisfactory. This may be because the NPA was not adequately managed, i.e., the recovery rate was decreased, and the NPA increased for any reason.

Hooda V.S. (2014)<sup>3</sup> In his study revealed that DCCB employees work consistently to improve their respective banks' productivity efficiently, as shown by the ACGRs. In addition, it has been found that banks' branch productivity increased at a good rate of growth.

Venkatasami V. A. (2015)<sup>4</sup> Found Budgetary supervision the Coimbatore district cooperative dairy farmers union limited is growing significantly and well. Based on the investigator's findings and experience.

Mala H.G &Kadam N.R. (2020)<sup>5</sup>Found that The Chikkamagalur District Central Co-operative Bank is a federation of Primary Agriculture Credit Societies operating in the whole district. The DCC Bank Chikkamagalur is working with 25 branches at different places within the Chikkamagalur district. The functioning of the bank is satisfactory. The recovery performance of the bank is adequate, which is helping in reducing NPA. The bank is extending its services to other sectors also. The loans and advances of DCC Bank Chikkamagalur are increasing. The recovery performance of the bank is satisfactory.

Firmansyah E (2015)<sup>6</sup> They concluded that this research had found a way to evaluate the cooperative performance using the Balanced Scorecard, which is based on the dual benefit of each perspective, according to the cooperative characteristics. Cooperative evaluations should be performed thoroughly according to the cooperative features. While the performance

of the cooperative evaluation in this research using the four perspectives of the Balanced Scorecard concept is moderate. An equal scorecard measures financial and non-financial cooperative performance and showed better results and comprehensivity. This concept is highly recommended because it will provide a good image for cooperative development in the future.

Gupta N(2019)<sup>7</sup> Revealed that Over the period covered by the study, the quantity of board registration, loans, operating capital, extraordinary advances, advance propelled, overdue, and cost expanded. The PCARDB relies exceptionally on the various credit and administration exercises on assets obtained for higher budgetary organizations.

Selvaraj N&Balaji Kumar P (2015)<sup>8</sup> Found that the overall Study Unit deposits showed positive growth, with a growth rate significantly over the period under the study of 7.184 percent. Much of the DDCC bank's stationary deposits came from the deposits of individuals. There is a mixed trend in the proportion of individual deposits.

Suwendra I. W., Sujana I. N. and Haris I. A (2018)<sup>9</sup> Found that growth and learning with a Score of 100 percent, i.e., 20 percent of total performance, was obtained in indicators of workers' satisfaction, managerial productivity, and human resources quality development and management system. This Score falls into the very good category.

Khajamoinoddin M & Rambabu, G (2017)<sup>10</sup>. They concluded that the rate of growth in deposits of the two banks during the study period is increased. It is observed that both banks have increased their share capital. In comparison to the KDCCB, the proportion of share capital of the WDCCB is small. The credit and advance growth rate in both banks decreased. During the study period, the banks are satisfactory in their liquidity position. During the study period, the banks maintained a low loan deposit ratio.

Maroor J.P (2013)<sup>11</sup> Found that the cooperative banking sector is significant in the context of several problems, such as deposits, savings accounts, government control, and customer expectations. The race is very close. It is essential to have obligatory customer discipline to survive throughout the financial competition. Always concentrate on customer focus. Try to identify clients, create a client database and regularly update as appropriate. It is very important to establish and maintain customer relationships at all times.

Namoodiri N.V(2001)<sup>12</sup> Through his study found The five outputs and two input prices. For all banks together, there were constant returns to scale. The cost equations estimated for banks falling below and above medium values of bank size, deposit share, and share of loans to societies also indicated constant returns to scale except for large banks and banks

with high deposit share. While the former has a slight scale diseconomy, the latter has a strong scale diseconomy. These scale diseconomies appear as a result of the nature of their product mix.

Desai K.P &Panchal V.N (2015)<sup>13</sup>. Argued that In the Bharuch Dis. Co-Op. Milk Pro. Un.Ltd, the liquid ratio was constantly high compared to the initial two years. The firm has no more liquid position, and it was poor for the dairy because the firm should have some cash on hand to meet the daily expense. But the dairy increased its liquid assets, and this was not good for the dairy because the firm should have some cash on hand to meet the daily expense. This was an underprivileged sign for the firm.

Riyas. K &Ramya. S (2018)<sup>14</sup> Found that the entire business of the KDC Bank is increased 200%. This is the real effect of our study. Because it happens only on all the major strategic decision influences. So it shows the result of our study. This is telling the story of successful strategic decision implementation. The whole business is increased by Rs.378236.48 lakh during the period of study. Net Profit of the bank shows a 332% increase. It is also the effect of major strategic decisions during the period of the study. The Net Profit after the tax is increased Rs.246822 lakh.



Rivani ,Muhyi H.A and Muttaq Z. (2017)<sup>15</sup> Their study found that The result of the Cipanas Cooperative performance evaluation based on a balanced scorecard measured from 4 perspectives: finance, client, internal business, and growth and learning was generally good. This can be seen from the financial ratio, the level of service members, and the well-functioning use of the computerized operating system. However, some things have still to be improved, including business efficiency and increased members' skills, particularly new members.

Selvaraj.N(2015)<sup>16</sup>It was revealed that during the study period, the Z scores vary from 2,0910 to 2,5845. Although the Z-score levels in the study are above 1.8, which do not exceed the standard value of 2.66, it shows that the unit is likely to get financially sick. However, the financial position is currently healthy. It means that a permanent loss of banks can become a result unless necessary corrective measures are taken to improve the financial situation of the study unit.

SINGHP(2013)<sup>17</sup> Found that Overall there has been an enhancement in the loans provided by the Central Co-operative Banks of Haryana, but in 2005-06 and 2009-10 has decreased due to less demand and banking disbursal capacity. The deposit position of banks in Haryana shows an impressive increase, but growth is constantly reducing over the period. The demand for borrowing from State Co-operative Banks and

NABARAD has increased just to fulfill the needs of farmers. The percentage of over dues as outstanding loans was higher in 2009-10, which shows that the improvement of loans was not good.

Lakshmi & Manoj P. K.(2015)<sup>18</sup> Found that The Indian banking sector is going through a highly competitive phase. On the one side, high-performing banks have many opportunities, while, on the other hand, banks, which cannot match the best banks, are dubious in their very survival and existence. For cooperative banks, the overall poor image among the general public deserves a special mention. The bank has already shown its performance to be very good. However, due to the increasing competition and distinguished customers, there is room for further improvement in the next few days.

Poornima M.(2014)<sup>19</sup>The TDCC Bank has to take innovative steps to evade the opportunities of liberations to harvest funds from the possible sources for the betterment of banking business to the maximum extend at par with other new-generation banks and public sector banks. For this purpose, the bank must be equipped with the necessary technical support service in the years to come. If the bank fails to take steps to face the hectic competition from its competitor with improved technology, the survival of Cooperative banks in urban areas will become lesser.

KulwantSingh(1996)<sup>20</sup> As seen in his paper "Co-operatives Agricultural Credit Utilization in Himachal Pradesh," analysis was done on how credit was needed in the agricultural sector due to new agricultural technology being developed. It appears as though the demand for short-term, medium-term loans was greater than the demand for long-term loans. Credit use was higher among large farmers relative to small and marginal farmers.

### Research Gap

Though many studies have been conducted on District Co-operative Banks, no specific study has been conducted on the performance of a co-operative institution in Dehradun District. Hence the present study to focus on the financial performance of the Dehradun District Co-operative Bank.

## **UNIT -III**

### **DEPOSITS AND ADVANCES OF DEHRADUN DISTRICT COOPERATIVE BANK**

#### **INTRODUCTION**

In this chapter, an attempt is made to analyze the performance of DDCB, in deposit mobilization and credit deployment.

#### **COMPOSITION OF DEPOSITS OF DDC BANK**

The deposit mobilized by DDCB may be classified as current, savings, and term deposits. The share of each deposit to total deposit is given in table 3.1

**Table 3.1**

#### **Composition of Deposits of DCCB ( Rs in Lakhs)**

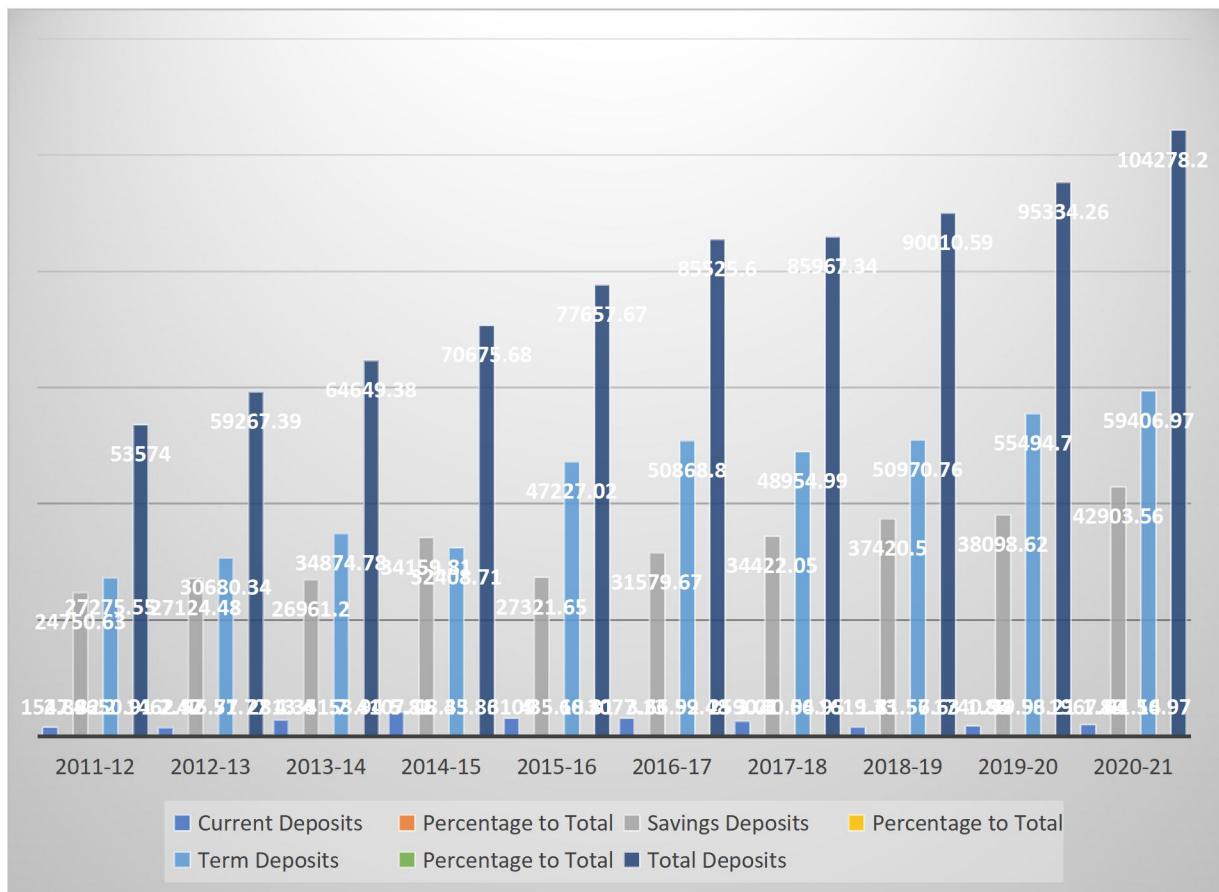
<b>Year</b>	<b>Current Deposits</b>	<b>Percentage to Total</b>	<b>Savings Deposits</b>	<b>Percentage to Total</b>	<b>Term Deposits</b>	<b>Percentage to Total</b>	<b>Total Deposits</b>
2011-12	1547.82	2.89	24750.63	46.20	27275.55	50.91	53574
2012-13	1462.57	2.47	27124.48	45.77	30680.34	51.77	59267.39

2013-14	2813.4	4.35	26961.2	41.70	34874.78	53.94	64649.38
2014-15	4107.16	5.81	34159.81	48.33	32408.71	45.86	70675.68
2015-16	3109	4.00	27321.65	35.18	47227.02	60.81	77657.67
2016-17	3077.13	3.60	31579.67	36.92	50868.8	59.48	85525.6
2017-18	2590.3	3.01	34422.05	40.04	48954.99	56.95	85967.34
2018-19	1619.33	1.80	37420.5	41.57	50970.76	56.63	90010.59
2019-20	1740.94	1.83	38098.62	39.96	55494.7	58.21	95334.26
2020-21	1967.64	1.89	42903.56	41.14	59406.97	56.97	104278.2

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 3.1 summarizes the composition of deposits of DDCB during the period 2011-2021. It is found that the total deposits comprise current, savings, and term deposits which, together with increased in absolute terms from Rs.53574lakhs in 2011-12 to Rs.104278.2 lakhs in 2020-21. But the current deposits of DDCB in the total deposits declined from 2.89 percent to 1.89 percent . The share of savings deposits in the total deposits increased from 35.18 percent to 48.33 percent. In term deposits, the share in total deposits increased from 45.86 percent to 60.81 percent. Undoubtedly, the total deposits of DDCB had risen over the years.

**Chart 3.1 - Composition of Deposits of DCCB ( Rs in Lakhs)**



### 3.2. CURRENT DEPOSITS OF DDCB

Table 3.2 deals with the current deposits mobilized by DDCB during the study period.

**TABLE 3.2**

#### **Growth of Current Deposits of DDCB**

<b>Year</b>	<b>Current Deposits (Rs in Lakhs)</b>	<b>Growth Rate</b>
2011-12	1547.82	
2012-13	1462.57	-5.51
2013-14	2813.4	92.36
2014-15	4107.16	45.99
2015-16	3109	-24.30
2016-17	3077.13	-1.03
2017-18	2590.3	-15.82
2018-19	1619.33	-37.48
2019-20	1740.94	7.51
2020-21	1967.64	13.02

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

From Table 3.2, it is found that the current deposits mobilized by DDCB witnessed a fluctuating trend during the period of study. It ranged between Rs.1547.82 lakhs and Rs.4107.16 lakhs. The growth rate of current deposits had also registered a fluctuating trend. It varied from -37.42 percent to 92.36 percent.

### **SAVING DEPOSITS OF DDCB**

The growth of savings deposits mobilized by DDCB is given in table 3.3

**TABLE 3.3**

### **Growth of Saving Deposits of DDCB**

<b>Year</b>	<b>Saving Deposits (Rs in Lakhs)</b>	<b>Growth Rate</b>
2011-12	24750.63	
2012-13	27124.48	9.59
2013-14	26961.2	-0.60
2014-15	34159.81	26.70
2015-16	27321.65	-20.02
2016-17	31579.67	15.58
2017-18	34422.05	9.00
2018-19	37420.5	8.71
2019-20	38098.62	1.81
2020-21	42903.56	12.61

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from Table 3.3 that the saving deposits mobilized by DDCB, which stood at Rs.24750.63 lakhs in 2011-12, had steadily increased to 42903.56 lakhs in 2020-21. The growth rates ranged between -20.02 percent and 26.70 percent.

### **TERM DEPOSITS OF DDCB**

Table 3.4 presents the growth rates of term deposits mobilized by DDCB.



**TABLE 3.4**  
**Growth of Term Deposits of DDCB**

Year	Term Deposits (Rs in Lakhs)	Growth Rate
2011-12	27275.55	
2012-13	30680.34	12.48
2013-14	34874.78	13.67
2014-15	32408.71	-7.07
2015-16	47227.02	45.72
2016-17	50868.8	7.71
2017-18	48954.99	-3.76
2018-19	50970.76	4.12
2019-20	55494.7	8.88
2020-21	59406.97	7.05

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is inferred from Table 3.4 that the term deposits mobilized by DDCB recorded an fluctuating trend during the study period. It was Rs. 27275.55 lakhs in 2011-12, which had gradually increased to Rs.59406.97 lakhs in 2020-21. The growth rates registered a fluctuating trend during the period. It varied between-7.07 per cent and 45.72 percent during the period under study.

#### **TOTAL DEPOSITS OF DDCB**

The growth of total deposits of DDCB is shown in Table 3.5.

**TABLE 3.5**

**Growth of Total Deposits of DDCB**

<b>Year</b>	<b>Total Deposits (Rs in Lakhs)</b>	<b>Growth Rate</b>
2011-12	53574	
2012-13	59267.39	10.63
2013-14	64649.38	9.08
2014-15	70675.68	9.32
2015-16	77657.67	9.88
2016-17	85525.6	10.13
2017-18	85967.34	0.52
2018-19	90010.59	4.70
2019-20	95334.26	5.91
2020-21	104278.2	9.38

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 3.5 shows that the trend of total deposits mobilized by DDCB had increased against a fluctuated trend. The total deposits of DDCB were Rs.53574. lakhs in 2011-12, which grew to 104278.2 lakhs in 2020-21. The growth rates of deposits of DDCB were fluctuating trend. The highest growth of 10.63 percent was recorded in 2012-13, and the lowest was 0.52 percent in 2017-18.

**COMPOSITION OF ADVANCES OF DDCB**

The classification of loans and advances of DDCB is given in the following Table 3.6

**Table 3.6****Classification of Advances of DDCB (Rs in Lakhs)**

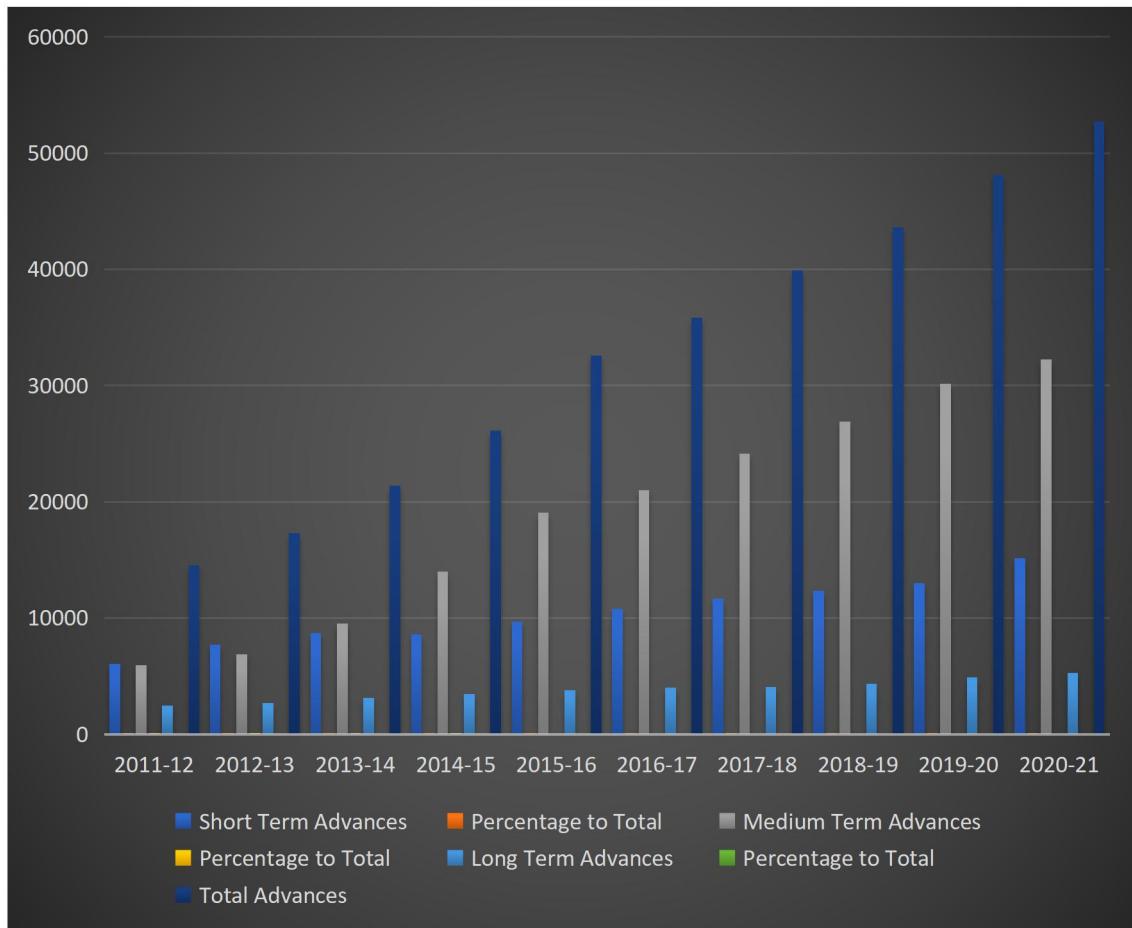
<b>Year</b>	<b>Short Term Advances</b>	<b>Percentage to Total</b>	<b>Medium Term Advances</b>	<b>Percentage to Total</b>	<b>Long Term Advances</b>	<b>Percentage to Total</b>	<b>Total Advances</b>
2011-12	6075.72	41.76	5973.14	41.05	2501.77	17.19	14550.63
2012-13	7717.31	44.52	6914.85	39.89	2701.64	15.59	17333.8
2013-14	8704.84	40.67	9547.34	44.60	3153.54	14.73	21405.72
2014-15	8621.78	33.02	14010.27	53.66	3477.98	13.32	26110.03
2015-16	9698.38	29.78	19087.93	58.61	3782.7	11.61	32569.01
2016-17	10805.58	30.17	20995.6	58.61	4019.07	11.22	35820.25
2017-18	11711.1	29.33	24131.36	60.44	4084.31	10.23	39926.77
2018-19	12321.17	28.26	26902.1	61.71	4371.94	10.03	43595.21
2019-20	13023.55	27.06	30167.35	62.69	4930.32	10.25	48121.22
2020-21	15148.88	28.74	32259.41	61.20	5302.81	10.06	52711.1

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 3.6 shows that the total loans and advances of DDCB comprise short-term loans, medium-term loans, and Long term loans, which increased sharply to 52711.1 lakhs in 2020-21 from Rs.14550.63 lakhs in 2011-12. The loans and advances for Short term loans as a percentage in total loans and advances increased from 27.06 percent in 2018-19 to 44.52 percent in 2012-13. The share of loans and advances for medium-term advances to total loans

and advances decreased from 39.89 percent in 2012-13 to 62.69 percent in 2019-20. Even though there was an increasing or decreasing trend in the components of loans and advances, the total loans and advances had primarily shown a growing trend during the study period.

**Chart 2- Classification of Advances of DDCB (Rs in Lakhs)**



**SHORT TERM ADVANCES OF DDCB**

Table 3.7 deals with the growth of short-term advances by DDCB during the study period.

**TABLE 3.7**  
**Growth of Short-Term Advances of DDCB**

Year	Short-Term Advances (Rs in Lakhs)	Growth Rate
2011-12	6075.72	
2012-13	7717.31	27.02
2013-14	8704.84	12.80
2014-15	8621.78	-0.95
2015-16	9698.38	12.49
2016-17	10805.58	11.42
2017-18	11711.1	8.38
2018-19	12321.17	5.21
2019-20	13023.55	5.70
2020-21	15148.88	16.32

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from Table 3.7 that the short-term advances by DDCB were Rs. 6075.72 lakhs in 2011-12 and Rs.15148.88 lakhs in 2020-21, with a fluctuating trend over the period under study. The growth rates of the same also showed a fluctuating trend ranging between -0.95 percent to 27.02 percent.

### **MEDIUM-TERM ADVANCES OF DDCB**

Table 3.8 deals with the growth of short-term advances by DDCB during the study period.

**TABLE 3.8**  
**Growth of Medium-Term Advances of DDCB**

Year	Medium Term Advances (Rs in Lakhs)	Growth Rate
2011-12	5973.14	
2012-13	6914.85	15.77
2013-14	9547.34	38.07
2014-15	14010.27	46.75
2015-16	19087.93	36.24
2016-17	20995.6	9.99
2017-18	24131.36	14.94
2018-19	26902.1	11.48
2019-20	30167.35	12.14
2020-21	32259.41	6.93

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from Table 3.8 that the medium-term advances by DDCB were Rs. 5973.14 lakhs in 2011-12 and Rs.32259.41 lakhs in 2020-21, with a fluctuating trend over the period under study. The same growth rates also showed a fluctuating trend ranging between 9.99 percent in 2016-17 to 46.75 percent in 2014-15.

## LONG TERM ADVANCES OF DDCB

Table 3.9 deals with the growth of short-term advances by DDCB during the study period.

**TABLE 3.9**  
**Growth of Long-Term Advances of DDCB**

<b>Year</b>	<b>Long Term Advances (Rs in Lakhs)</b>	<b>Growth Rate</b>
2011-12	2501.77	
2012-13	2701.64	7.99
2013-14	3153.54	16.73
2014-15	3477.98	10.29
2015-16	3782.7	8.76
2016-17	4019.07	6.25
2017-18	4084.31	1.62
2018-19	4371.94	7.04
2019-20	4930.32	12.77
2020-21	5302.81	7.56

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from Table 3.9 that the long-term advances issued by DDCB were Rs. 2501.77 lakhs in 2011-12 and Rs.502.81 lakhs in 2020-21, with a fluctuating trend over the period under study. The same growth rates also showed a fluctuating trend ranging between 1.62 percent to 16.73 percent.

## TOTAL ADVANCES OF DDCB

Table 3.10 deals with the growth of Total advances by DDCB during the study period.

**TABLE 3.10**

### **Growth of Total Advances of DDCB**

<b>Year</b>	<b>Total Advances (Rs in Lakhs)</b>	<b>Growth Rate</b>
2011-12	14550.63	
2012-13	17333.8	19.13
2013-14	21405.72	23.49
2014-15	26110.03	21.98
2015-16	32569.01	24.74
2016-17	35820.25	9.98
2017-18	39926.77	11.46
2018-19	43595.21	9.19
2019-20	48121.22	10.38
2020-21	52711.1	9.54

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from Table 3.10 that the total advances of DDCB had been increasing over the period. It was Rs.14550.63 lakhs in 2011-12 and Rs.52711.1 lakhs in 2020-21. The growth rates of advances had increased to 24.74 percent in 2015-16 from 9.19 percent in 2018-19, with a fluctuating trend over the period.



## CREDIT DEPOSIT RATIO

RBI has given guidelines that out of the deposits mobilized by a bank, at least 60 percent of the deposits should be given as advances. Credit Deposit Ratio (CDR) states the relationship between the advances and deposits of banks. Credit Deposit Ratio is calculated as follows:

$$\text{CDR} = \text{Total Advances} / \text{Total Deposits} \times 100.$$

## CREDIT DEPOSIT RATIO OF DCCB

The credit deposit ratio of DDCB during the study period are given in Table 3.30.

**Table 3.11**

### Credit Deposit Ratio of DDCB

<b>Year</b>	<b>Credit (Rs in Lakhs)</b>	<b>Deposits (Rs in Lakhs)</b>	<b>C/D Ratio</b>
2010-11	14550.63	53574	27.16
2011-12	17333.8	59267.39	29.25
2012-13	21405.72	64649.38	33.11
2013-14	26110.03	70675.68	36.94
2014-15	32569.01	77657.67	41.94
2015-16	35820.25	85525.6	41.88
2016-17	39926.77	85967.34	46.44
2017-18	43595.21	90010.59	48.43
2018-19	48121.22	95334.26	50.48
2019-20	52711.1	104278.2	50.55

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 3.30 shows that the credit deposit ratios of DDCB are more than 27 percent in all the years of the study period. The ratios show a fluctuating trend ranging between 27.16

percent and 50.55 percent. The highest ratio of 50.48 percent was in 2020-21, and the lowest, 27.16 per cent, was in 2011-12.

## **TREND ANALYSIS<sup>1</sup>**

Trend values have analyzed the deposits, advances and net profit predicted for the future year 2038. For computing the straight-line trend of deposits and advances of DDCBs in UTTARAKHAND, the data in the previous tables have been used.

We have estimated the trend values of total deposits, advances, and net profits by using a linear trend equation as given below:

$$Y_t = a + bx \text{ Where}$$

Y = Deposits/Advances /Net Profits in lakhs of rupees.

X = Time Variable

‘a’ and ‘b’ are parameters to be estimated.  $Y_t$  = Computed trend figure for period X.

The method of least squares has estimated the above trend equation. The values of 'a' and 'b' are determined by solving the following.

two normal equations.

$$\sum y = Na + b \sum x \quad \text{----- (1)}$$

$$\sum XY = a \sum X + b \sum X^2 \quad \text{----- (2)}$$

Where N = number of years for which data are given that is ten years.

In appendices I to IX, The ‘y’ values for the years before 2015-16 -0.5, -1.5,-2.5,-3.5,-4.5 and after 2016-17 +0.5, +1.5,+2.5,+3.5,+4.5 respectively.

With the help of the above linear trend equation, the trend values for total deposits, total advances, and Net Profits are computed.

## **TREND VALUES FOR TOTAL DEPOSITS, TOTAL ADVANCES, AND NET PROFITS OF DDCB**

The trend values for total deposits, total advances, and net profits of DDCB for 2038 are given in Table 3.12.

**Table 3.12**

### **Trend Values of Total Deposits, Total Advances, and Net Profits of DDCB**

<b>SL.NO</b>	<b>ITEMS</b>	<b><i>Trend Value for the Year 2038</i></b> <b><i>(Rs. in Lakhs)</i></b>
1	Total Deposits	147590.8
2	Total Advances	218984.22
3	Net profit	1334.38

It is inferred from the Table that the total deposits, total advances, and net profits of DDCB for the year 2038 would be Rs. 147590.8 lakhs, Rs. 218984.22 lakhs and Rs.1334.38 lakhs respectively.

# INCOME AND EXPENDITURE ANALYSIS OF DEHRADUN DISTRICT COOPERATIVE BANK.

## INTRODUCTION

In this chapter, the researcher has analyzed the components of the income and expenditure pattern of DDCB. He has also explored the growth of interest income, growth of other income, growth of total income, growth of interest paid, growth of operating and other expenses, and net profit growth of DDCB.

## COMPONENTS OF INCOME OF DDC BANK

The total income of DDCB of interest income and other income. Table 4.1 given below shows the components and their share in the total income of DDCB.

Table 4.1

## Classification of Income of DDCB

(Rs in Lakhs)

Year	Interest Income	Percentage to Total	Other Income	Percentage to Total	Total Income
2011-12	4447.82	98.15	84.01	1.85	4531.83
2012-13	5429.87	98.55	79.62	1.45	5509.49
2013-14	6207.53	98.38	102.08	1.62	6309.61
2014-15	6893.86	98.00	140.68	2.00	7034.54
2015-16	7413.66	97.95	155.53	2.05	7569.19
2016-17	7911.99	97.81	176.82	2.19	8088.81
2017-18	7671.26	97.06	232.49	2.94	7903.75
2018-19	8016.9	97.09	240.11	2.91	8257.01
2019-20	8053.77	96.27	311.72	3.73	8365.5
2020-21	8777.54	98.37	145.07	1.63	8922.61

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

From the above Table 4.1, it is found that the total income of DDCB has shown a fluctuating trend. It stood at Rs.4531.81 lakhs in 2011-12 and increased to Rs. 8922.62 lakhs in 2020-21. The percentage of interest income in total income has recorded more than 95 percent over the period under study, which had ranged between 96.25 percent in 2019-20 and 98.55 percent in 2012-13. But the share of other incomes in total income had constituted only less than 4 percent, which has ranged between 1.45 percent and 3.73 percent during the period under study.

## INTEREST INCOME OF DDCB

The growth of interest income of DDCB over the period under consideration is given in Table 4.2

Table 4.2

### Growth of Interest Income of DDCB

Year	Interest Income (Rs in Lakhs)	Growth Rate
2011-12	4447.82	
2012-13	5429.87	22.08
2013-14	6207.53	14.32
2014-15	6893.86	11.06
2015-16	7413.66	7.54
2016-17	7911.99	6.72
2017-18	7671.26	-3.04
2018-19	8016.9	4.51
2019-20	8053.77	0.46
2020-21	8777.54	8.99

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is seen from Table 4.2 that the interest incomes of DDCB were Rs.4447.82 lakhs in 2011-12 and Rs.8777.54 lakhs in 2020-21. Growth rates of interest income had shown a fluctuating trend ranging between -3.04 percent in 2017-18 and 22.08 percent in 2012-13. It was further seen from the table that the interest income had shown an increasing trend.

## OTHER INCOME OF DDCB

The Following Table 4.3 exhibits the growth of other incomes of DDCB over the period under consideration.

Table 4.3

### Growth of Other Income of DDCB

Year	Other Income (Rs in Lakhs)	Growth Rate
2011-12	84.01	
2012-13	79.62	-5.23
2013-14	102.08	28.21
2014-15	140.68	37.81
2015-16	155.53	10.56
2016-17	176.82	13.69
2017-18	232.49	31.48
2018-19	240.11	3.28
2019-20	311.72	29.82
2020-21	145.07	-53.46

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

From Table 4.3, it is understood that the other incomes of DDCB increased from Rs79.62 lakhs in 2012-13 to Rs.311.72 lakhs in 2019-20, which was three times increase over the period. The growth rates of other incomes had fluctuated over the period, ranging between -53.46 percent to 31.48 percent.

## TOTAL INCOME OF DDCB

Table 4.4 shows the growth of total income of DDCB during the period under study.

Table 4.4

### Growth of Other Income of DDCB

Year	Total Income (Rs in Lakhs)	Growth Rate
2011-12	4531.83	
2012-13	5509.49	21.57
2013-14	6309.61	14.52
2014-15	7034.54	11.49
2015-16	7569.19	7.60
2016-17	8088.81	6.86
2017-18	7903.75	-2.29
2018-19	8257.01	4.47
2019-20	8365.5	1.31
2020-21	8922.61	6.66

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 4.4 shows that the total income of DDCB was Rs.4531.83 lakhs in 2011-12, which had increased to Rs. 8922.61 lakhs in 2020-21, registering during the period. The growth rate of the total income of DDCB was -2.29 percent in 2017-18 to 21.57 percent in 2011-12.



## COMPONENTS OF EXPENDITURE OF DDCB

Table 4.5 reveals the various components of expenditure of DDCB

Table 4.5  
Details of Expenditure of DDCB  
(Rs. In Lakhs)

Year	Interest Paid	Percentage to Total	Operating and Other Expenses	Percentage to Total	Total Expenditure
2011-12	3198.87	70.59	1332.96	29.41	4531.83
2012-13	4116.78	74.72	1392.71	25.28	5509.49
2013-14	4855.58	76.96	1454.04	23.04	6309.62
2014-15	4872.5	69.27	2162.04	30.73	7034.54
2015-16	5530.68	73.07	2038.51	26.93	7569.19
2016-17	5601.6	69.25	2487.21	30.75	8088.81
2017-18	5287.08	66.89	2616.67	33.11	7903.75
2018-19	5324.29	71.93	2077.36	28.07	7401.65
2019-20	5890.76	73.11	2167.1	26.89	8057.86
2020-21	5554.52	66.21	2834.34	33.79	8388.86

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is seen from Table 4.5 that the total expenditure of DDCB grouped under interest paid, operating, and other expenses, which together in absolute increased from Rs.4531.83 lakhs in 2011-12 to Rs.8388.86 lakhs in 2020-21. The share of interest paid in total expenditure was 66.89 percent in 2017-18, which had increased to 76.96 percent in 2013-14.

## INTEREST PAID BY DDCB

The growth of interest paid by DDCB over the period under study is given in Table 4.6

Table 4.6

### Growth of Interest Paid of DDCB

Year	Interest Paid (Rs in Lakhs)	Growth Rate
2011-12	3198.87	
2012-13	4116.78	28.69
2013-14	4855.58	17.95
2014-15	4872.5	0.35
2015-16	5530.68	13.51
2016-17	5601.6	1.28
2017-18	5287.08	-5.61
2018-19	5324.29	0.70
2019-20	5890.76	10.64
2020-21	5554.52	-5.71

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is clear from the above Table 4.6 that the interest paid by DDCB has recorded a fluctuating trend from 2011-2021. Interest paid by DDCB was Rs. 3198.97 lakhs in 2011-12, which had gone up to Rs.5890.76 lakhs in 2019-20. The growth rate of interest paid was -5.61 percent 2017-18, which increased to 28.69 percent in 2012-13.

## OPERATING AND OTHER EXPENSES OF DDCB

The following Table 4.7 shows the growth of operating and other expenses of DDCB during the study period of ten years.

Table 4.7

### Growth of Operating and Other Expenses of DDCB

Year	Interest Paid (Rs in Lakhs)	Growth Rate
2011-12	1332.96	
2012-13	1392.71	4.48
2013-14	1454.04	4.40
2014-15	2162.04	48.69
2015-16	2038.51	-5.71
2016-17	2487.21	22.01
2017-18	2616.67	5.21
2018-19	2077.36	-20.61
2019-20	2167.1	4.32
2020-21	2834.34	30.79

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

From the above Table 4.7, it is found that the operating and other expenditure stood at Rs. 1332.96 lakhs in 2011-12, which increased to Rs.2834.34 lakhs in 2020-21. The growth rate of operating expenditure was -20.58 percent in 2018-19, which increased to 30.79 percent in 2020-21.

## TOTAL EXPENDITURE OF DDCB

Table 4.8 gives the details of the growth of total expenditure of DDCB over the period under study.

Table 4.8

### Growth of Total Expenditure of DDCB

Year	Total Expenditure (Rs in Lakhs)	Growth Rate
2011-12	4531.83	
2012-13	5509.49	21.57
2013-14	6309.62	14.52
2014-15	7034.54	11.49
2015-16	7569.19	7.60
2016-17	8088.81	6.86
2017-18	7903.75	-2.29
2018-19	7401.65	-6.35
2019-20	8057.86	8.87
2020-21	8388.86	4.11

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

Table 4.8 shows that the total expenditure of DDCB recorded Rs.4531.83 lakhs in 2011-12 and Rs.8388.86 lakhs in 2020-21. It had shown a fluctuating trend against the fluctuating trend of growth rates of total expenses. The growth rates had ranged between -6.35 percent and 21.57 percent over the study period.

## NET PROFIT OF DDCB

Table 4.9 presents the growth of net profit of DDCB during the period under study.

Table 4.9

### Growth of Net Profit of DDCB

Year	Net Profit (Rs in Lakhs)	Growth Rate
2011-12	309.06	
2012-13	306.21	-0.92
2013-14	131.22	-57.15
2014-15	524.21	299.49
2015-16	511.53	-2.42
2016-17	311.12	-39.18
2017-18	488.4	56.98
2018-19	855.36	75.14
2019-20	307.64	-64.03
2020-21	533.75	73.50

Source: Annual Reports of DDCB from 2011-12 to 2020-21.

It is found from Table 4.9 that the net profit of DDCB fluctuating from Rs.131.22 lakhs in 2013-14 to Rs.855.36 lakhs in 2018-19. But the growth rates of net profit stood at 693.63 percent in 2017-18. But the trend of growth rates of net profit had fluctuated trend from -39.18 percent to 299.49 percent during the study period.

## CHAPTER V- SUGGESTIONS AND CONCLUSION

### SUGGESTIONS

- ✓ In order to improve the quality of services in all spheres of banking activities, DCBs should use Modern technologies like ATM, Core Banking, Anywhere Banking, and so on.
- ✓ To increase non-interest income, the bank should do things like collecting checks and bills, giving guarantees, providing lockers, acting as an agent, and so on.
- ✓ Awareness Programmes should be conducted for the moral poor, including the repayment of loans and saving habits, so that they can better understand these topics.
- ✓ The bank can boost deposit growth by holding "Deposits Week" and encouraging depositors to actively participate.
- ✓ It is suggested that to mobilize more fixed deposits from the moral areas, the banks should introduce a 'Mobile Banking' system during the harvest season.
- ✓ In regard to deposits, interest rates on current deposits are at zero. To meet this demand, banks must concentrate on accumulating new deposits.
- ✓ It is recommended that banks give their customers additional services, such as marketing assistance, technological assistance, insurance facilities, and so on.
- ✓ To reduce the amount of over dues, they should take strict action to collect loan dues, which would serve as a lesson to other defaulters. At any cost, it should not show concessions to defaulters.
- ✓ The banks should reduce their operating expenses by employing management consulting, private management, and other methods that can improve the non-viable branches' efficiency.

- ✓ It is suggested that the local leaders should not be permitted to act as intermediaries to identify applicants or pressurize the bank officials for sanctioning loans. They may be allowed to guide the people but should not be allowed to force the bank officials to permit loans to unworthy applicants.
- ✓ New attractive and innovative schemes should be introduced according to different types of clients in rural areas.
- ✓ An "Research Cell" at Head Office is required for effective and continuous planning, research, and development.
- ✓ As a means of keeping competition to a minimum, the RBI and sponsoring banks should set up a rule for DCBs to provide more services at their rural branches than at commercial banks' branches.

## CONCLUSION

For the year 2038, the trend value of total deposits, total advances, and net profits of DCCB for the year 2038 would be Rs. 147590.8 lakhs, Rs. 218984.22 lakhs and Rs.1334.38 lakhs respectively. Total income consists of interest income and other incomes. The share of interest income to the total income of DDCB was more than 90 percent in all the years of the study period. On the other hand, interest paid had a significant share of DDCB. It indicates that the DDCB operating in concentrated only on traditional businesses like accepting deposits and providing loans.

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