



Dissertation Report on

**“A STUDY ON LOAN PRODUCTIVITY AMONG WOMEN BORROWERS OF MAHILA
CO-OPERATIVE BANK LTD”**

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
POST GRADUATE DIPLOMA IN CO-OPERATIVE BUSINESS MANAGEMENT

Submitted By:

A.V. Leelavathi

Trainee Officer Roll No: 5505

Under the Guidance of

Dr. Manisha Paliwal

Professor

55th Batch Post Graduate Diploma in Cooperative Business Management

(2nd August, 2021 to 31st January 2022)

&

Jr. Officer

**SRI SHARADAMBA MAHILA COOPERATIVE URBAN BANK LIMITED
SN PURAM VIJAYAWADA ANDHRA PRADESH**

Submitted To:

Prof. S.Y.Deshpande and Dr. Jayalakshmi

(Head, Centre Cooperative management)

VAIKUNTH MEHTA NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT
(A Grant-in-aid Institution under Ministry of Cooperation, Government of India) Ganeshkhind
Road, Near Pune University, Pune – 411 007, Maharashtra, India.

ACKNOWLEDGEMENT

Thought doing this Project I have received a great deal of Support and assistance.

First of all I would like to thank the DIRECTOR VAMNICOM, and my Professors for their valuable guidance through my studies. You provided me tools that I need to choose the right direction and successfully complete my project and Specially my sincere thanks to My Dissertation guide Dr. Manisha Paliwal for guiding me in doing the project with esteemed organization, which helped me in learning various aspects.

I would like to thank G. Prabhakara Rao Chief executive Officer of SRI SHARADAMBA MAHILA COOP URBAN BANK LTD, also my colleagues for supporting me in doing this project.

I also thank Auditors/charted accountants who helped me in guiding to present the analysis in a catchy manner.

Lastly I would like to thank for all those who helped me directly or indirectly for successful completion of my Project.

A.V. Leelavathi

Dr. Manisha Paliwal

Professor

Vaikunth Mehta

National Institute of Cooperative Management

Pune Maharashtra.

CERTIFICATE

This is to certify that the Dissertation entitled “**A STUDY ON LOAN PRODUCTIVITY AMONG WOMEN BORROWERS OF MAHILA COOPERATIVE BANK LTD**” SN Puram Vijayawada is an original research work carried out by Mrs. A. V. Leelavathi under my guidance and supervision. No part of work has been submitted for any other degree earlier.

Date:14.03.2022

Place: Pune

Dr. Manisha Paliwal

DECLARATION

I hereby declare that the Project entitled “**A STUDY ON LOAN PRODUCTIVITY AMONG WOMEN BORROWERS OF MAHILA COOPERATIVE BANK LTD**” the result of the Project work carried out by me under the guidance of Dr. Manisha Paliwal Professor Vaikunth Mehta National University of co-operative Management Pune Maharashtra , in partial fulfillment for the award of Post Graduate Diploma in Cooperative Management.

I also declare that this project is the outcome of my own efforts and that is has not been submitted to any other Institute for the award of any other Degree Diploma or Certificate.

Date: 14.03.2022

Place: Vijayawada

A.V.Leelavathi

Roll No: 5505

Table of Contents

1.	Chapter-I	1.1	Introduction to Banking in India	6-10
		1.2	Indian Banking Sector	
		1.3	Emerge of Co-operative Banking Sector	
		1.4	Role of Women Co-Operative Banks	
		1.5	Constitution of Women Co-operative Banks	
		1.6	Progressive Roles of Equalities through Co-op Banks	
3.	Chapter-II	2.1	Research Problem	11&12
		2.2	Need and Significance of the study	
		2.3	Brief Review of Study	
		2.4	Objectives of the Study	
		2.5	Research Design	
4.	Chapter-III	3.1	Introduction of the Study Unit	13-21
		3.2	Aim, Vision, Purpose	
		3.3	Membership, Board of Directors	
		3.4	Human Resource, Activity Profile	
		3.5	Financials, Dealings with other Banks	
		3.6	NPA Position	
		3.7	Procedure/Criteria for Loans	
		3.8	Recovery Procedure	
5.	Chapter-IV	4.1	Data Analysis relating to survey	22-34
		4.2	Observations	
		4.3	Adverse points	
		4.4	conclusion	

Chapter-I

1.1 Introduction to Banking in India

Banking in India originated in the last decade of the 18th Century. Among the first Banks were the Bank of Hindustan, which was established in the year 1770 and liquidated in 1829. And General Bank of India established in 1786. The Largest and Oldest bank which is still in existence is the State Bank of India, It is Originated and started working as the bank of Calcutta in mid June 1806. In the year 1809, it was renamed as Bank of Bengal. This was one of the three Banks founded by a presidency Government the other two were bank of Bombay in 1840 and the bank of Madras in 1843. The three banks were merged in 1921 to form the imperial Bank of India in 1955 for many years the presidency Bank had acted as Quasi Central Bank, as did their successors, until the RBI was established in 1935 under the Reserve Bank of India Act.

In 1960 the SBI was given control of eight Associate Banks under SBI (Subsidiary bank) Act 1959. These are called Associate Banks. They are (SBM, SBBJ, SB INDORE, SBT, SBP, SBS) The Govt. of India Nationalized 14 major PVT Banks are of the big Bank was BOI. In 1980, 6 more Pvt. banks were Nationalized. These nationalized Banks are the majority of lenders in Indian economy. They dominate the banking sector because of their large size and wide spread networks. In the year 2017 all associate banks of SBI were merged in SBI. Not only associate banks but also Bharat Mahila Banks and few other Banks were merged in SBI.

1.2 Indian Banking Sector

The Indian Banking Sector is broadly classified into Scheduled and Non Scheduled Banks. The Scheduled banks are those included under 2nd Schedule of the RBI Act 1934. These scheduled banks further classified into Nationalized Banks. After merger the State Bank of India was the largest in banking industry. It has global ranking of 236 on Fortune 500 index.. The term commercial banks refer to both scheduled and non scheduled Commercial banks regulated under banking Regulation Act 1949, by Reserve Bank of India

The Banking services and reach of banking in India is fairly mature even though, reach in rural India and to the poor still remains a challenge to the Govt. Government has developed initiatives to fulfill this through SBI and Expanding its branch network and through the Nationalized Bank for Agricultural and Rural Development (NABARD) with facilities like micro Financing, Agri Financing.

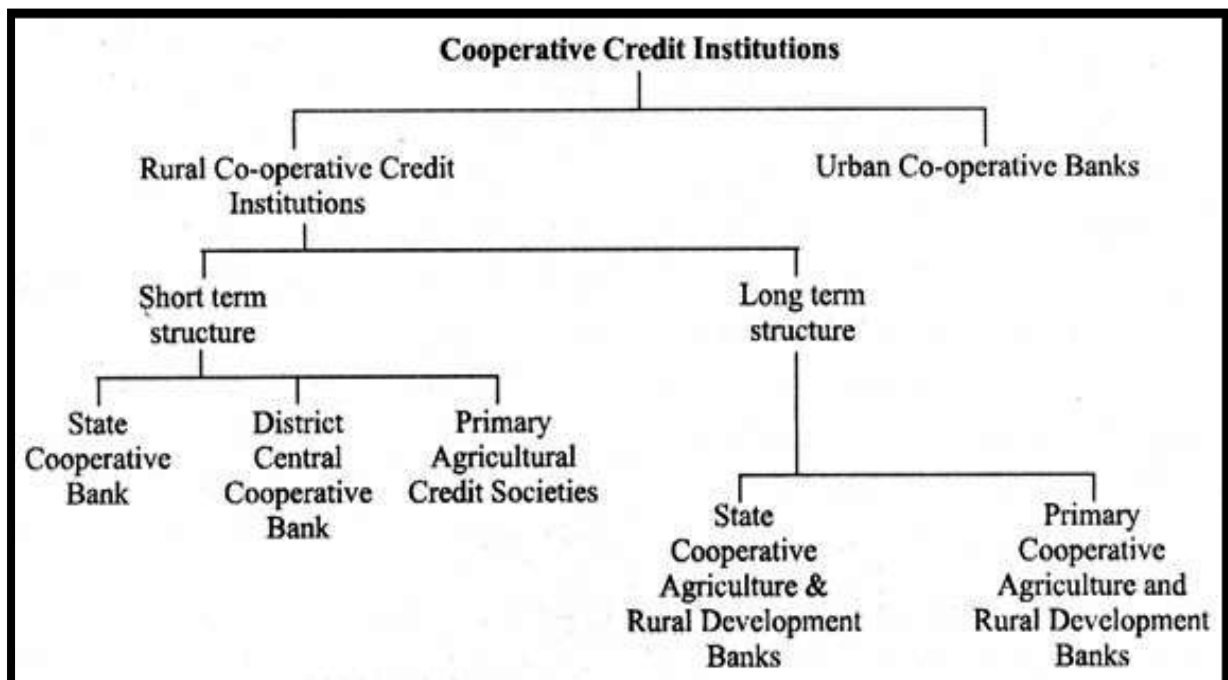
1.3 Emerge of Co-op Sector

Indian Co-op banks was also born out of distress prevailing in Indian society .The Co-op credit Societies act 1904 led to the formation of coop credit societies in both rural and urban areas the act was based on recommendations of sir Frederick Nicholson (1899) and Sir Edward Law(1901) Democratic member Control. Co-operative Banks are owned and Controlled by the members who democratically elect the Board of Directors, President, Vice president and Chairman.

A Co-operative Bank is Financial entity which belong to its members, who are at the same time the owners and customers of their Bank.

Co-op bank in India are registered under the state cooperative societies act. The coop banks are also regulated by RBI and BR act 1949. Banking laws (Coop Societies act 1955).

Co-op Banks are owned and controlled by the members who democratically elect a Board of Directors and managing committee. Members usually have equal voting rights. “One Person One Vote”. Profit allocation will be generally, the major portion is allocated to reserves and then surplus is distributed as dividend to its members. The Financial Inclusion has played a significant role in the banking to urban and rural masses.



1.4 The Role of Women Coop Banks

The co-operative societies play a phenomenal role in uniting the people and marching them towards the realm of development. The cooperative movement of India is the largest in the world. It has given birth to different kinds of co-operatives societies in different spheres like producer's co-operatives, consumer's co-operatives, tribal co-operatives etc. Co-operative societies are service enterprises aiming at rendering service to its members. In one sentence the philosophy of co-operation can be summed up as "each for all and all for each". Co-operatives are defined by International Cooperative alliance as an autonomous association of persons united voluntarily to meet their common economic, social, and culture needs and aspiration through jointly owned and democratically controlled enterprises.

- ❖ Women co-operative societies are the unique co-operatives which are established in for targeting specific goals. Nearly 62% of the people in India are living in rural areas and the movements like co-operatives are very less concentrated in these areas. The women in rural areas have been most disadvantaged because of male dominated society. They have all the potentials but lack of support and a movement of their own. The women co-operative societies are promising strategy to empower women in all the spheres of life. The role of women in co-operative is not apparent that of men. But there is a robust need to include all women in the development of co-operatives. Hence there is a need of Mahila Co-op Banks.
- ❖ Today there are many women co-operatives being formed to deal particularly with women's need. Majority of the co-operatives are registered under co-operative society's act 1959. These societies not only deals with accepting and depositing the money from the members but focus much on self-employment, development, creating awareness programme on dowry, family planning etc. These societies also thrusts in encouraging women to save money regularly and form SHG's and include them as members.
- ❖ The study will disseminate the necessary inputs for the success of the women co-operatives in developing countries. The findings will communicate the gap for the development of the potentials hidden in women. The study will help the participants in

knowing how the co-operative movement can make a positive impact in empowering the rural women socially, economically, personally, psychologically and financially. The study will communicate the feasible suggestions which will serve the international community in taking effective measures in improving the functions of women co-operative and the new strategies to diversify the existing activities of the society so that it can effectively benefit to the large weaker sections of the society.

1.5 Constitution of women coop Banks

The Constitution of women Coop banks provides that all managing committee members of the women coop banks should be women. The president, chair person, board members in variably women. The objective of women coop banks focus on women welfare and encouragement to women for not only in employment, but also to improve productivity in women. In this study we focus on productivity in women by utilizing bank services (Loans & Other Schemes) from Women Coop Bank.

1.6 Women & Cooperatives

Cooperatives being driven by women are often an ideal model and most suitable to be practiced. Development has to achieve what women themselves perceive to be of their interest. In the process people's empowerment and enrichment, cooperatives enable women to realize their potential, build self- confidence and lead lives of dignity and fulfillment are attained. It has been proved that cooperatives are the effective's tool to attain collective goal, women come together for a common cause to raise and manage resource for the benefit of the lives-both economically, socially and for the welfare of their family.

It has also been found that through cooperatives in urban and rural areas, women have been empowered by the correct support with the right support system; they too have shown that they can lead and contribute positively to the well – being of the society. Women's empowerment through cooperatives show the collective well being of the women. However, only if they are respected well in the decision making process in the five progressive levels of equality through cooperatives denoting a higher level of empowerment in areas of social or economic life.

➤ **Progressive levels of Equality through Cooperatives**

- **Participation:** Women have equal participation in decision making in all programs and policies
- **Conscientization:** Women believe the gender roles can be changed and gender equality is possible
- **Control:** Women and men have equal control over factors of production and distribution of benefits, without dominance or subordination.
- **Access:** Women gain access to resources such as land, labor, credit, training, marketing facilities, public services and benefit on an equal basis with men. Reforms of law and practice may be prerequisites for such access
- **Welfare:** Women's material needs such as food, income and medical care are met.

Chapter-II

2.1 Research Problem:

The Research problem is to identify that misappropriation or diversification of loan etc, the study discloses the problems faced by women and suggestions to overcome the problems.

2.2 Need and Significance of the Study:

The need of the study is to establish how far their productivity improved and if not, the reasons to explore from them. I have narrated the problems, experiences and remedies in this study report. The significance of the study is to improve Prosperity in women and Productivity in women by utilising the services of Mahila Coop Bank.

Though the majority of Women approaching Mahila Coop Bank for their financial Needs, Some People are hesitating to approach the Banks in view of following difficulties.

- Literacy Problem,
- Lack of knowledge,
- Guilty of Approach and whether any official receives or not,
- Rate Of Interest
- Lack of Security
- Fear Complex of Genuineness and transparency of Transactions
- Regarding Security of their Documents
- Few Hidden Charges
- By conducting Survey and after hearing the difficulties, need of the study is to educate them, and create awareness of facts and to make them ready to visit banks without hesitation.

2.3 Brief Review of Study:

Introduction to study in Banking in India and developments in banking and then Co-op Societies, Co-op Banks, and Mahila Coop Banks. The study includes the performance and productivity in women. The study also includes detailed study of profile of one Unit Bank i.e. Sri Sharadamba Mahila Coop Urban Bank Ltd.

The Study also Includes Visibility the sample list of women Barrowers numbering to 30

personally and exchange of views from them. The interaction reveals the utilisation of finance for productivity of women as mentioned. The summarisation of review gives vivid picture of percentage of borrowers invest in genuinely for the declared and if not why and any prosperity in doing so.

2.4 Objective of the study:

- To know the Loans and advances provided by the Mahila Cooperative Bank
- To analyze the end use of the loans availed by the women members and the extent of income generation for empowerment of women.
- To know whether loan funds are diversified and reasons for diversification.

2.5 Research Design:

- **Ethnography:** I deeply involve myself in the study and I personally visited and interacted with Mahila loan borrowers through telephonic conversation also some of the data extracted from customers who came in to bank for paying instalment and particularly observe and extract facts and presented in the study.
- I have selected 30 women Particularly Business Loan borrowers to study the purpose of the Loan by issuing the questionnaires' and their experiences, productivity with respect to Mahila Co-op Banks was presented in the analysis.

Chapter: III
Introduction of the Study Unit

3.1 Introduction

Sri Sharadamba Mahila co-op urban bank LTD has been Opened in the year 1998 with the initiative by the founder Sri Akella Satyanarayana Murthy (late) with broader aim to cater the needs of women in particular. The Bank is maintained and functioned by Women since inception.

➤ **About The Bank**

Sri Sharadamba Mahila co-op urban Bank Ltd Registered under the Andhra Pradesh co-operative Societies Act 1964. And the Bank was established on 13-06-1998 and computerized w.e.f 13-07-2013. The Reserve Bank of India issued a Banking License No: UBDAP1584P. The Bank is Located in D. No: 23-22-124 Sivalayam Street, Satyanarayana Puram Vijayawada.520011.Contact Numbers:- 0866-2533592, 2537107. And there are no branches as on 31-03-2020 anywhere. Applied for permission to RBI for opening of 2nd Branch in Bhavanipuram, Vijayawada.

➤ **Bank's AIM**

Sri Sharadamba Mahila Co-op Urban Bank Ltd (Satyanarayana Puram) is functioning with an aim to encourage, enlighten, enrich in economic activities of women for the development of middle class and lower middle class sector

.

➤ **Vision**

Transparency in Banking transactions and rendering excellent customer service within the limitations of reserve bank of India and Govt of India.

➤ **Purpose:**

The Bank is providing financial assistance for several types of activities like Dairy, Small Business, Mechanical workshops, Petty Traders like Vegetable Vendors, Kirana Shops, Pan Shops, Purchase of Auto Rickshaws, Repairs to existing Buildings, improvement to Old buildings and also Loans against Gold Ornaments. The repayment schedule is ranging from 1

years to 10 years for Term Loans. Since Inception, the bank is earning profits and declaring dividend up to 14%. The Bank is functioning on soundless under able guidance of Sri G.

Prabhakara Rao (CEO) and excellent customer service rendered by staff and the cooperation chairperson Smt. S.k. Lavanya Devi.

The bank is Providing Safe deposit lockers facility to the Public and Staff in the Branch. The Bank is safeguarding the deposits of the public by paying premium to the DICGC a subsidiary of Reserve Bank of India up to the limit of Rs.5.00 lacks as per RBI norms.

3.2 Membership:

The Bank will issue the membership only to Women up to the limit of 10,000 shares of Rs. 100 each. Membership of the bank was 4440

SL. No	Description	As On 31-03-2020	As on 31-03-2021	Growth
1.	Membership	62.25	66.77	4.53

The paid up share capital which was at Rs.62.25'Lakhs as on 31-03-2020 and has been increased to Rs.66.77 lakhs as on 31-03-.2021 by recording a growth of 4.53'Lacs

➤ Board of Directors:

The directors are elected from amongst the members (except co-opted and nominated directors), the persons who are not eligible for admission even as members cannot act as promoters or become directors of the bank.

The Board of Directors (BODs) is primarily concerned with the formulation of policies keeping in view the guidelines issued by RBI and state/central government.

The Board should also exercise overall supervision and control over the functioning of the bank, leaving day to day administration to the chief executive officer. There are Two Professional Directors. The Bank has proposed to reduce the directors from 15 to 10 as per RBI directive.

3.3 List of Members :

The Bank has 15 Women Board of directors and 2 out of them are

1. Chairperson Smt. Sistla Kusuma Lavanya Devi,
2. Vice Chairperson Smt. Ganduri Lakshmi Aparna.



3.4 Staff Position

Bank is a Unit Bank and there are no branches in vijayawada and applied for permission to open 2nd branch in vijayawada with approval of RBI.

SL.NO	NAME	No. of members
1	Chief Executive Officer	1
2	SR. Officer	1
3	Jr. Officer	1
4	Sr. Clerk	1
5	Clerk	2
6	Sub Staff	2
Total Staff Position		8

➤ Activity Profile:

Products of the bank:

SL.No	Products	Period	Rate of Interest
1	Term Deposits	1Yr to 2 Years	6.75%
2	Special Term Deposits	1Yr to 2 years	6.75%
3	Recurring Deposits	1Yr to 2Years	6.75%
4	Ugadi Special Deposits	1 year	8.5%
5	Diwali Deposit	500 days	8%
6	Dussera Special Deposit Scheme	500 days	8%
7	Savings Account	-	4%

- For Senior Citizens the rate of interest on Fixed deposits is 7.25%
- For Super Senior Citizens the rate of interest on Fixed Deposits 7.75%

➤ Services Provided by Bank:

SL.No	Products	Period	Rate of Interest
1	Housing Loans	5 years	13%
		7 Years	14%
		10 years	15%
2	Mortagage Loans	5 years	13%
		7 years	14%
		10 years	15%
3	Personal Loans	5 years	13%
		7 years	14%
		10 years	15%
4	Marriage Loans	5 years	13%
		7 years	14%
		10 years	15%
5	Business Loans	5 years	13%
		7 years	14%
		10 years	15%
6	Fixced Deposit Loans	1 year	2% above on fixced deposit
7	CC/OD	1 year	
8	Locker Deposits	1 year	6.75
9	Gold Loans	1 year	10%

➤ Neft/RTGS Facility available

➤ Locker Facility available.

➤ Maintenance of CLR & SLR: Present Percentage as on 31-03-2021

Cash Reserve Ratio (CRR): @4%	SLR as on 31.03.2021		CRR as on 31.03.2021	
	Required	Maintained	Required	Maintained
Statutory Liquidity Ratio (SLR): 18%	419.60	542.30	69.93	100.63
	431.29	542.30	83.86	100.63

3.5 Financials as of 31.03.2021

SL.No	Description	31.03.2021 Amounts in lac 's
1	Authorized share capital	100'.00 Cr' s
2	Paid Up Share capital	66.78 lac' s
3	Reserves	199.59 lac' s
4	Deposits	2364 lac' s
5	Advances	1526.64 lac' s
6	Net Profit	32.35 lac' s
7	Dividend %	12%
8	liabilities	32.06 lac' s
9	Balances with banks	542.30 lac' s
10	Investments	542.30 lac' s
11	Fixed Assets	10.40 lac' s
12	Other assets	38.58 lac' s
13	Interest Earned	253.39 lac' s
14	Other Income	11.33 lac' s
15	Interest Expanded	173.93ac' s

➤ Dealing with Other Banks:

Bank is Maintaining Fixed Deposits with following Banks:

- FD with IDBI
- FD with KDCC
- FD with Andhra Bank
- FD with Costal Local Area Bank
- FD with AP State Co-op Bank
- FD with Saptagiri Grameena Bank
- FD with Union Bank
- FD with Axis Bank

❖ **Bank Maintaining Accounts with Other Banks**

- ICICI BANK
- IDBI BANK
- INDIAN OVERSEAS BANK
- AXIS BANK
- UNION BANK

3.6 Non-performing Asset (NPA):

A Non-Performing asset is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. NPA classification will be done as per RBI Norms.

Description: Banks are required to classify NPAs further into Substandard, Doubtful and Loss assets.

1. Substandard Asset: Assets which has remained NPA for a period less than or equal to 12 months.

2. Doubtful Assets: An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months.

3. Loss Assets: As per RBI, “Loss asset is considered un recoverable and of such little value that its continuance as a bankable asset is not warranted, although there may be some salvage or recovery value.

NPA Position as on 31.03.2021

Rs. In Lac’s

Total of Deposits and Advances	Net Advances	NPA No. of Accounts	NPA Amount in Lac’ s	% of NPA’s to Loans and Advances	Net NPA %
3892.89	1526.65	02	8.96	Nil	0.6%

4. Provision has to be made on substandard, Doubtful assets and loss assets at the percentage directed by RBI for all banks. On 31-03-2020 before arriving Gross Profit. Also. The Net NPA in the Bank is below 5% for the last five years.

3.7 Procedure/ Criteria for sanction of loans:

The Bank will obtain the following information from prospective borrowers.

1. Purpose of Loan
2. Quantum of Loan
3. Income proofs salary slips, It Returns
4. Assets and liabilities statement
5. Aadhar Card Xerox
6. Pan card Xerox
7. CIBIL Score
8. Other Liabilities
9. If Loan is for house, estimation of expenditure and plan approval copy
10. Encumbrance certificate
11. Legal Opinion for Title deeds to be mortgaged
12. Valuation Report from Approved valuer

- After submission of all these above requirements, ensuring the genuineness of requirement of loan, the Quantum of loan will be decided with following criteria .
- All loans will be sanctioned only against mortgage of immovable property only to women.

➤ Business Loans:

1. Verification of balance sheet P&L Statement, Assets and Liabilities of the concern.
2. Arrive current assets and current liabilities. 2months sales turnover will be the quantum of loan required is the assessment of loan is being followed subject to availability of 50% of market value of mortgaged property.
3. Flexibility approach will be done on merits of the case and sundry debtors also taken into care for arriving loan.

➤ Cash Credit Loans:

Generally cash credit loans and term loans will be sanctioned for business people. Cash credit Loans will be sanctioned in two varieties, one is Continuous loans with fixing the limit and stock Statements will be obtained. Operations in the account will be allowed within the limit. The other type of cash credit loans with monthly reducing limit every month end loan will be sanctioned subject to be closed before 1 year to 3 years. The first type of cash credit

Loan will be renewed every year.

➤ **Term Loan:**

The Term loan will be sanctioned to business concerns for acquiring assets like transport vehicles, Refrigerators, AC equipment and furniture , plant and machinery etc., The monthly installment will be 50% of the income generation. The debt service recovery ratio should be 1:2 The Repayment period will be 3 to 5 years.

➤ **Housing Loan:**

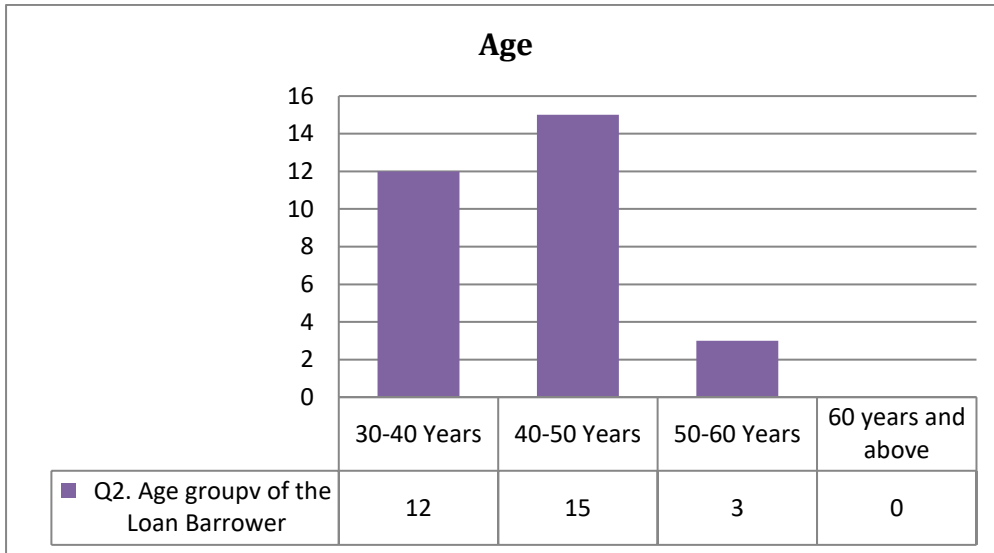
For Housing Loan the criteria is 80% of the cost of house. Repayment period will be 10-20 years EMI will be calculated according to the repayment period and quantum of loan subject to capability of repayment. 50% net income of the barrower should meet EMI of the Loan. Maximum Loan Quantum for Housing loans is 5 years income or 80% of project cost which ever is less.

3.8 Recovery Procedure for Loans.

- Whenever the Loan is sanctioned a daily list is maintained with a/c no, amount of Installment and due date of installment.
- Every day one staff member is allotted for follow-up of recoveries and she will contact over phone and write comments against each account.
- The Response from customers is sincerer and prompt. Generally women are prompt in repayment.
- If two installments are irregular, unit inspection will be done and pressurize for recovery. If the third installment is also irregular a Registered Notice will be sent.
- One more facility provided to customers is to send money through Google pay, Phone pay etc., (digital payments) on receipt of amount a receipt will be sent to the customer by so and so loan account is credited by whatsapp trough message.
- Most of the customers are availing this facility and also feeling happy with this service as it saves the time and transport expenditure. This follow-up is very nice and giving good results and as such the NPA % is less than 1% even in corona Pandemic situation.

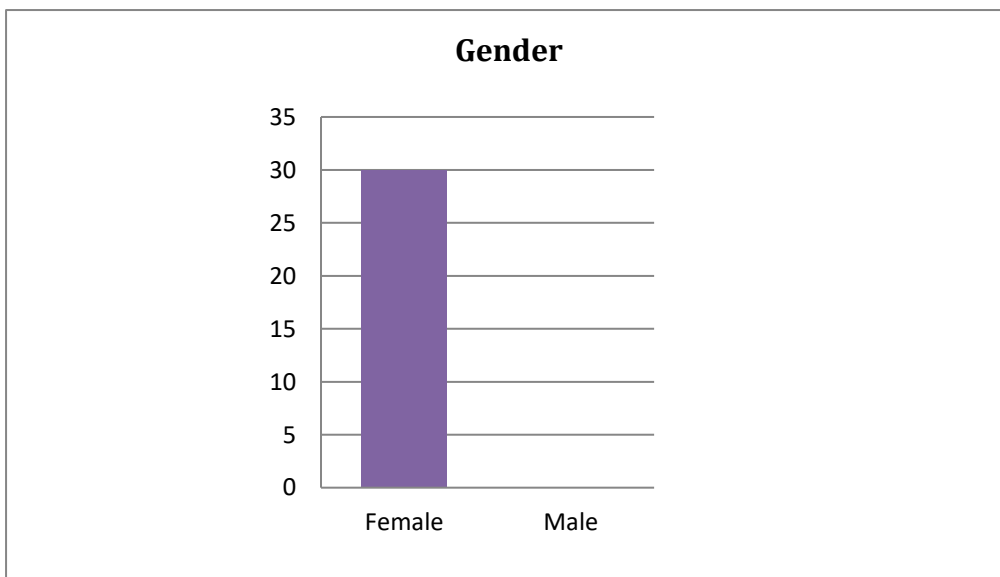
Chapter IV
4.1 Data Analysis From the survey

Table: 1 To find out how much Age



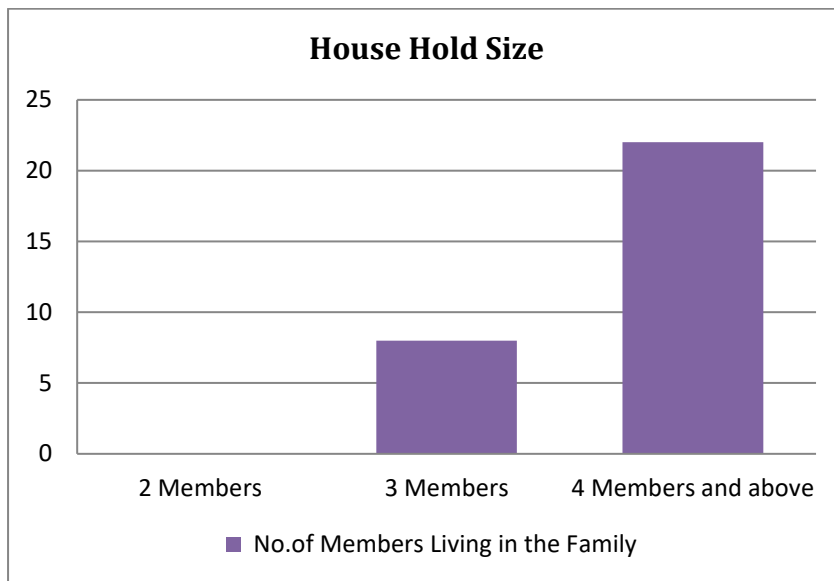
- From the above table there are 12 Loan customers aged 30-40 years of age.
- And 15 members belonging to the 40-50 age group and then there are only 3 members belonging to 60 years of age arrived in the survey.

Table: 2 To find out the Gender



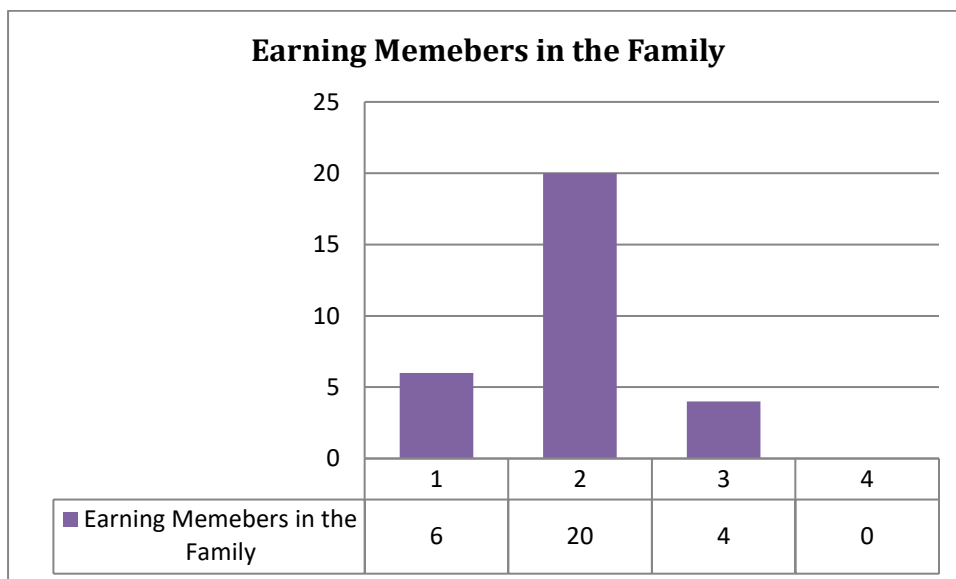
- From the above table bank is giving a helping hand to support the women in particular by providing them loans.

Table :3 To find out the House Hold size



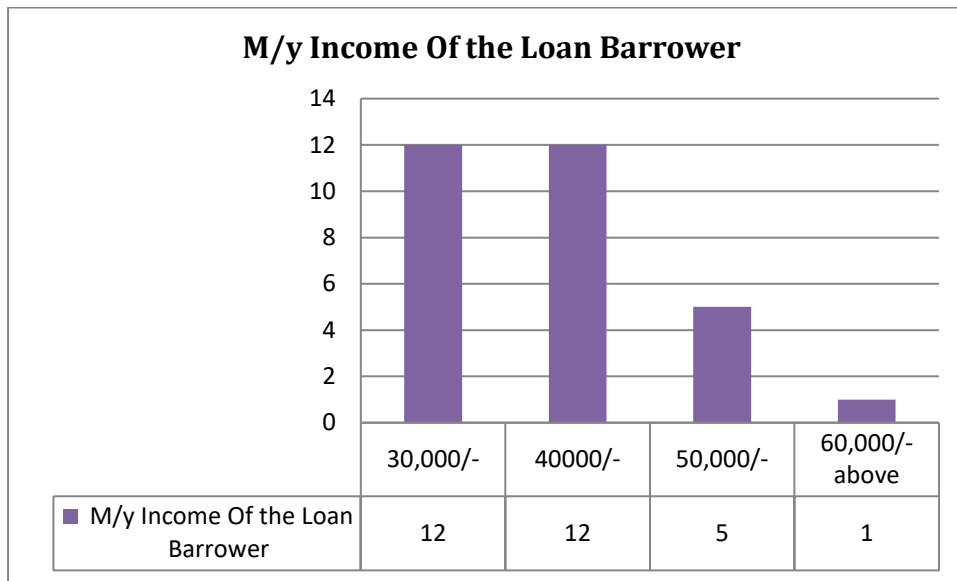
- From the sample survey there are 8 members who has only 3 living persons in their family.
- Majority 22 families from the survey has 4 living members in the family.

Table:4 To find out no. of earning persons in the family



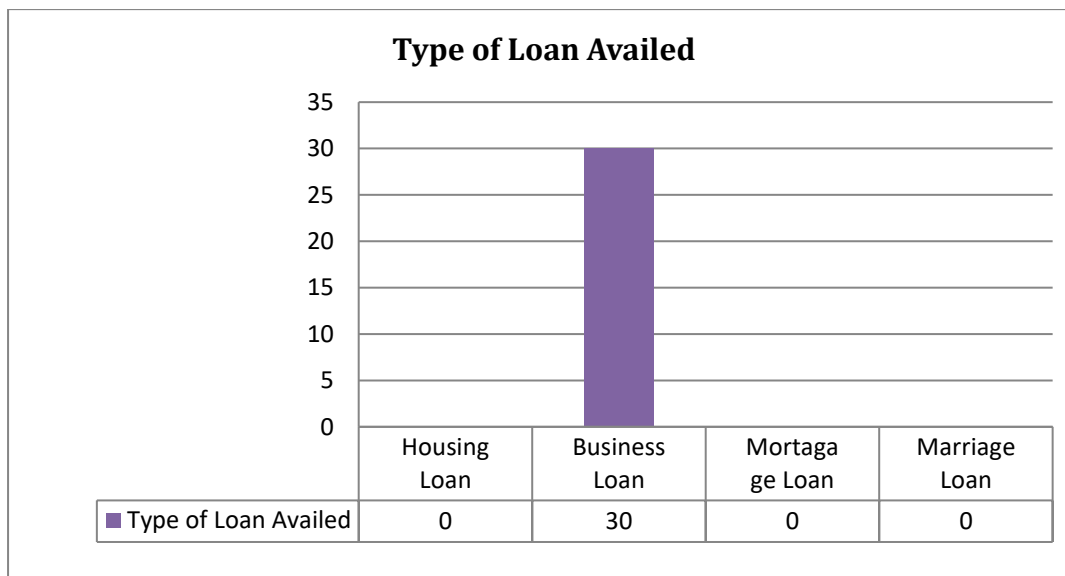
- From survey table reveals that out of 30 sample survey 2 earning persons in the family i.e. husband and wife both are working are very high and there only 6 families earning persons were only owner of their house.
- In most of the women customers in the bank who availed loan from the bank are both working.

Table: 5 To find out monthly income of the Loan barrower



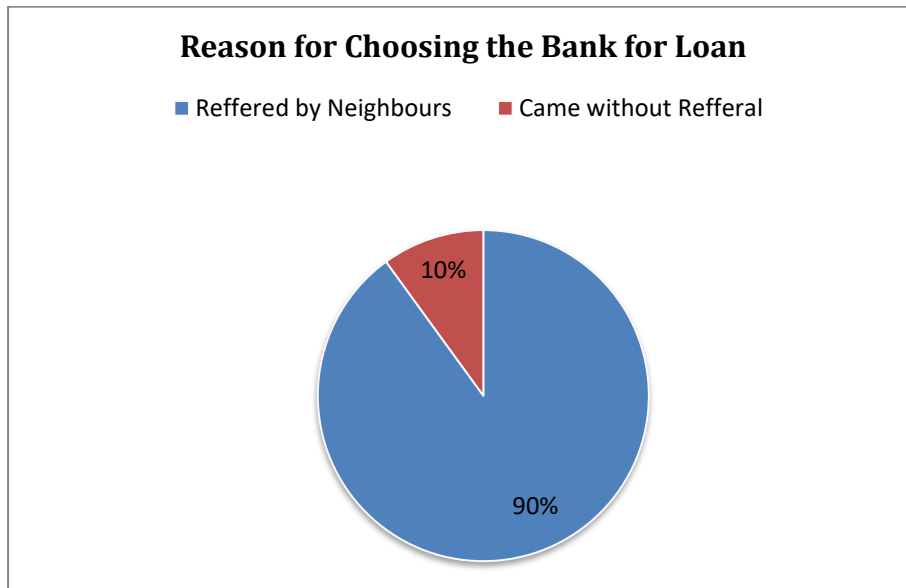
- From the above table it is observed that there are 12 members whose family income is Rs,30,000/- also 40,000/-P.M simultaneously and there is only 5 people who's family income is 50,000/-P.M There are only 1 member who's family income is above 60,000/- P.M

Table: 6 To Know the Type of Loan Availed by Women



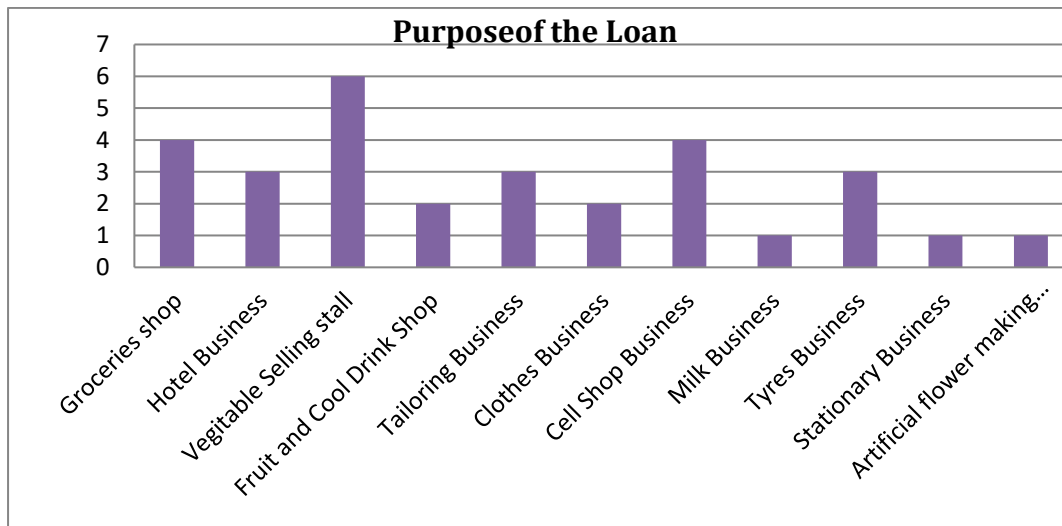
- From the above table it is observed that business Loans are not only limited to men but also equally women are also coming forward to take business loan get benefited from bank in their lives.

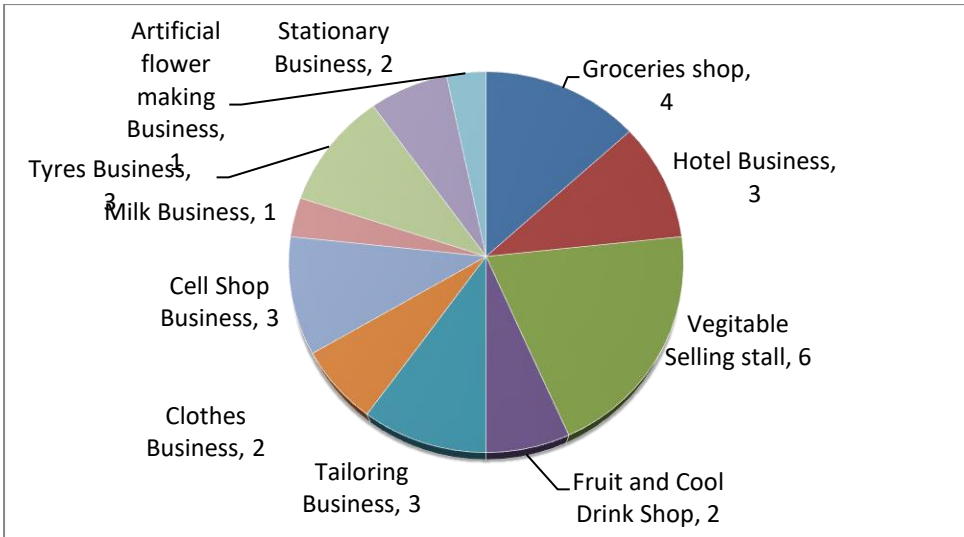
Table:7: TO Know the reason for choosing the Bank for loan



➤ From the above table it is observed that most of the 90% people from the survey conducted are referrals by others who availed loans/other services from the bank. There are only 10% of woman came without any referrals. In most of business Loans from the Bank are sanctioned through referrals and by verification only.

Table:8 To know the purpose of Loan

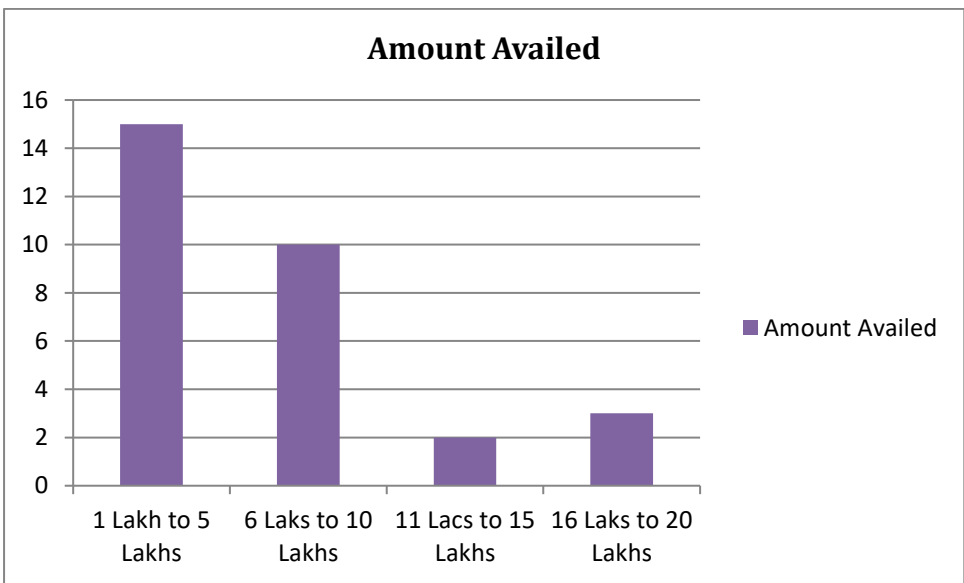


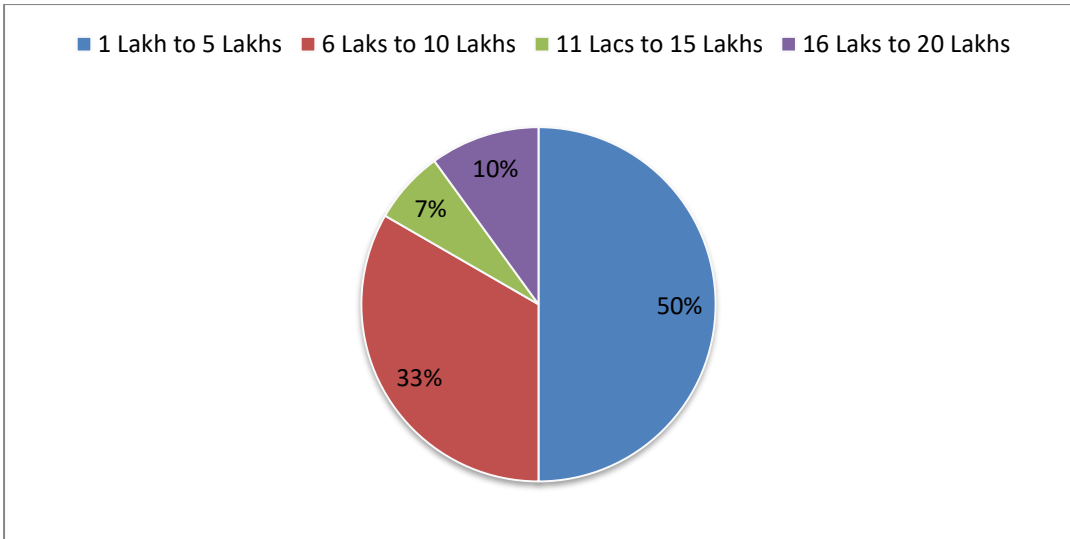


➤ From the above Chart it is observed that there are out of the 30 members

- Groceries shop 4
- Hotel Business 3
- Vegetable Selling stall 6
- Fruit and Cool Drink Shop 2
- Tailoring Business 3
- Clothes Business 2
- Cell Shop Business 3
- Milk Business 1
- Tires Business 3
- Stationary Business 2
- Artificial flower making Business 1

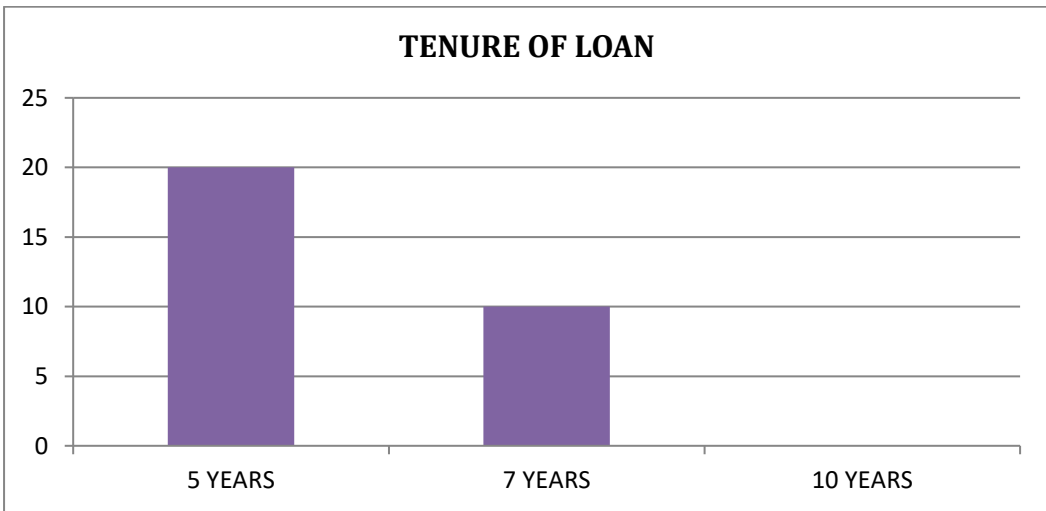
Table: 9 To know the How Much amount Aailed by women Barrowers





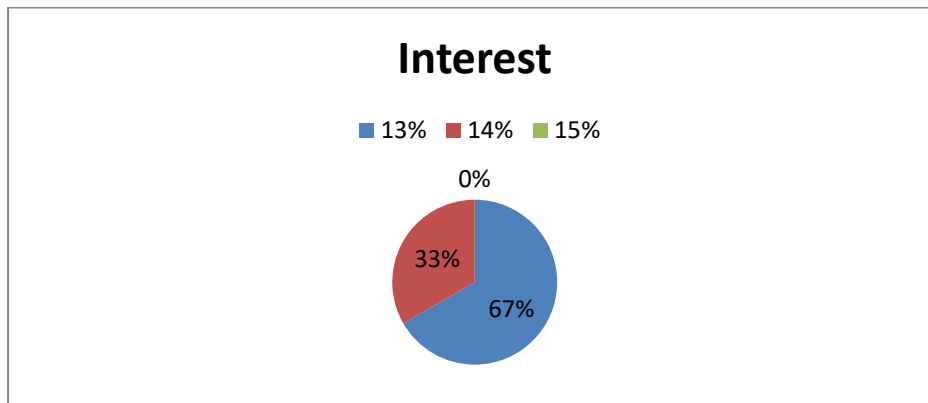
- From the above Table 50% of women are Barrowed Loan in between 1 Lakh to5 Lakh.
- 1 Lakh to 5 Lakhs
 - 6 Laks to 10 Lakhs
 - 11 Lacs to 15 Lakhs
 - 16 Laks to 20 Lakhs
- 15
 - 10
 - 2
 - 3

Table: 10 Tenure of Loan



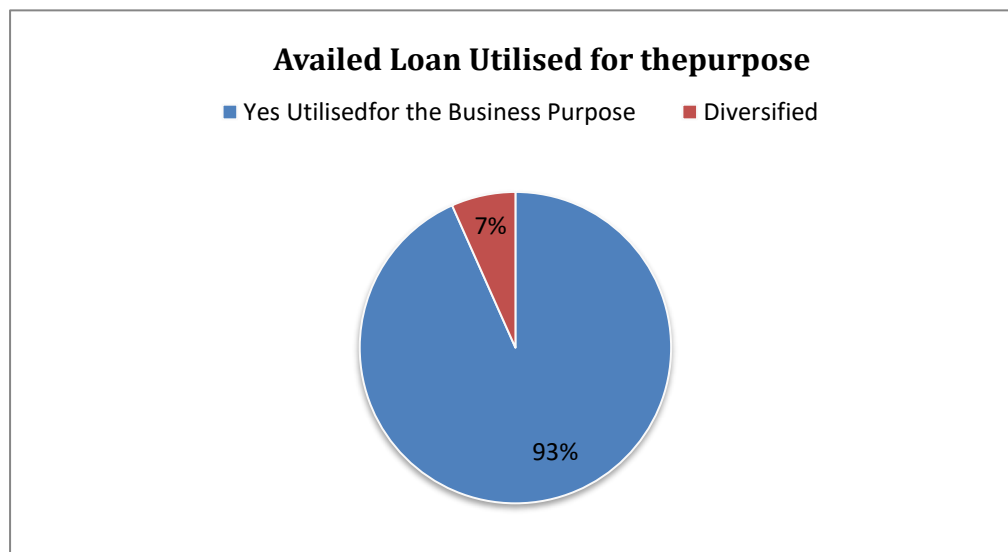
- From the above table 60% women opted Loan for the period of 5 years and out of them 33% of women opted tenure of their Loan for 7 years.

Table:11 To know the Interest of the Loan



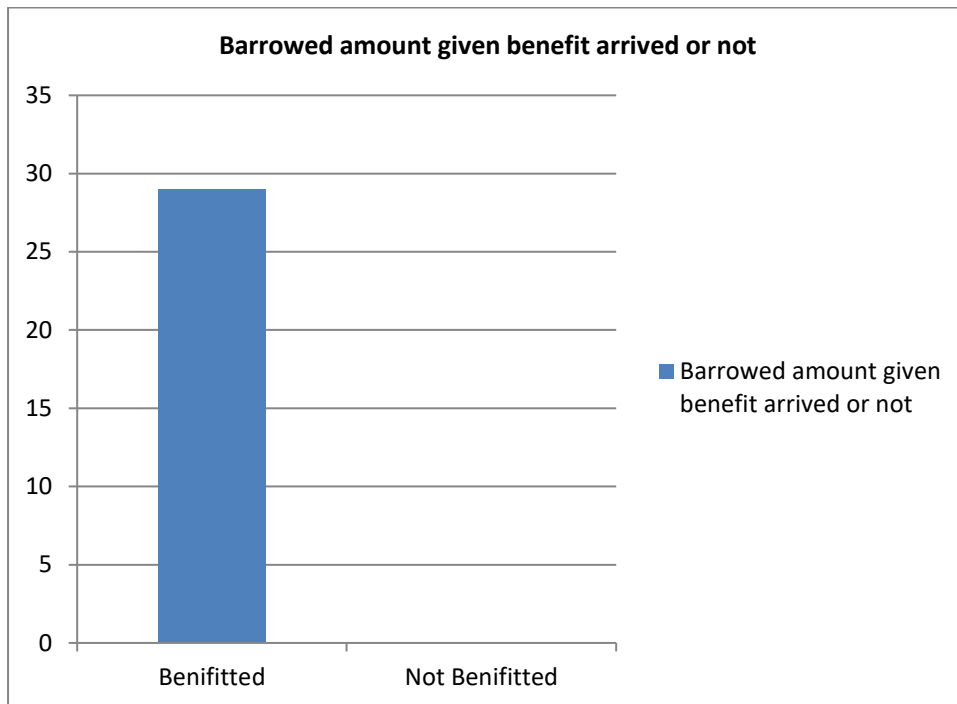
- From The above table there are more than 60% of women took Loan for the interest at the rate of 13% and while more than 30% of women took loan at rate of 14% rate of interest.

Table:12 to know the extent of purpose utilised for the business purpose



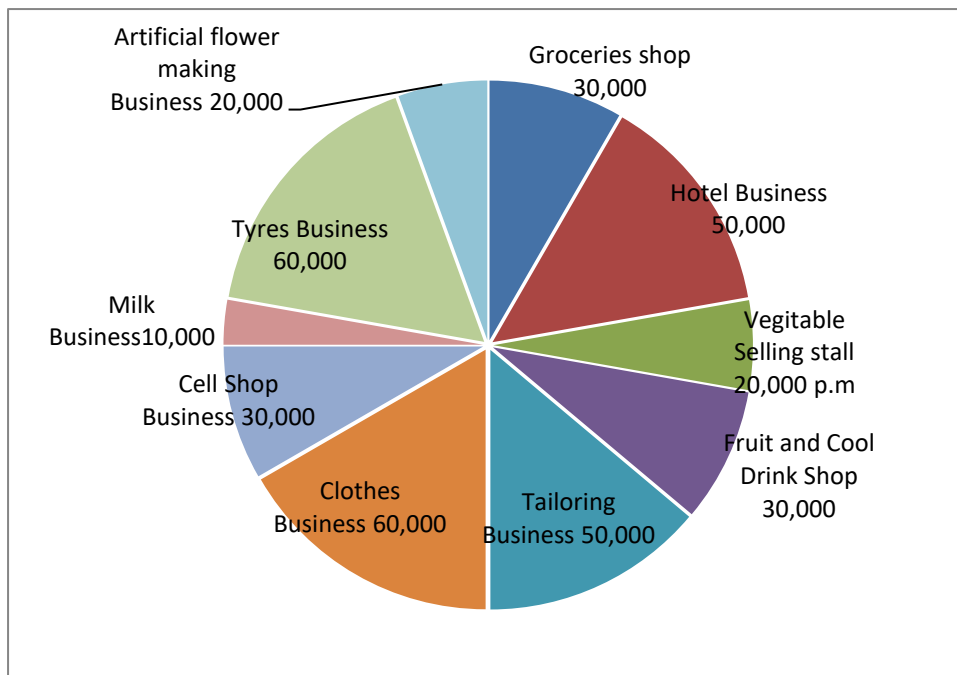
- From the above table it is observed that 93% of women had utilised their funds for the purpose of doing business. While out of them only 2 are diversified their funds to other purpose.

Table: 13 To know whether they gain benefit by availing business Loan



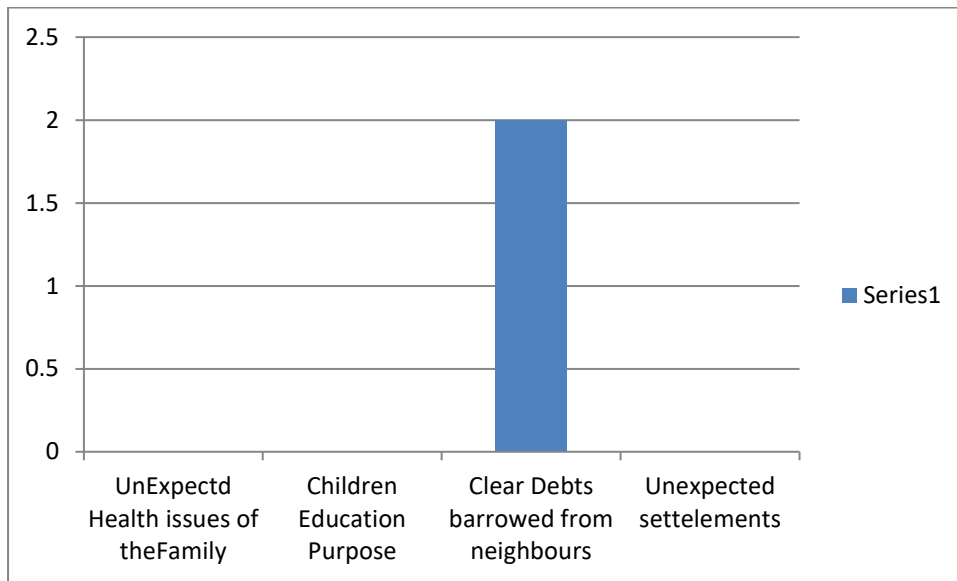
➤ From the Table 13: from the survey it is observed that most women arrived benefit out of the business while two of them were diversifed their funds.

Table:14: to know How much Income generated from the Business P.M



➤ From the above table 93% of the women got benefitted from the loan and income generated from their business.

Table: 15: To Know the Reason for Diversification



From the survey it is revealed that out of the 30 sample members only two of them are diverted their fund for other purpose.

Reason for diversification: To clear the debts barrowed from their neighbours/relatives.

How Did they Managed to Repay: The bank has a practice of obtaining post-dated cheques towards EMI. About 20-25% of barrowers are availing the facility . One day before the month end cheques are being presented in clearing and will be realized by 1st or 2nd of next months. In addition to barrowers income, the family is supported by husband's and family members income. And hence the bank is not facing any difficulty in recoveries . Mainly due to excellent customer service and clear explanation to customers, fetching the bank with prompt recoveries

4.2 Observations:

- It is observed from the survey conducted among 30 members that more than 90% of women who availed bank finance through Mahila coop banks utilised for the genuine purposes and they grown economically and financially.
- The successful women expressed happiness for availing bank services. It is practically observed from their faces, they feel proud of availing loan because they failed to avail from nationalised banks and from other banks.
- They expressed agony and dissatisfaction and told the bad experiences when they contacted other Financial Institutions and Banks. First of all, most of the women not dared to go out to contact bank executives even with dearness if at all they approached , they are vexed with procedures and repeatedly visiting them and no. of papers to be submitted even though guidelines are there for waiver of security to some extent of loan, No Bank is following the guidelines. For every loan nationalised Bank are asking IT returns CIBIL score, Guarantee, Equitable mortgage property. Most of women expressed that it is very difficult to avail loan from nationalised bank unless all the papers required for them are produced. And the delay in sanction is defeating the purpose of the Loan. Hence the women are approaching Mahila Co-op Banks.
- Most of the Mahila coop banks are not insisting for IT returns and CIBIL Score which made easy to avail loans with Mahila coop banks. This statement was heard from many of the successful women borrowers in the survey conducted.
- Another factor for approaching Mahila Coop Banks for their needs. Maximum women expressed that they are convinced with approach and reception by Mahila coop banks they also told that they have freedom in conversation with Mahila coop bank staff. They can freely come and clarify their doubts and staff also interact with them very closely and service them quickly.
- They informed that documentation is simple in Mahila coop banks. Time taking for sanction of loan is very little; they are feeling that visiting bank is equal to visiting friends and relatives house.

- They are leaving the bank with satisfaction and pleasure their satisfaction can be told in their words and It is observed from the glow of their eyes. Relationship with Mahila coop staff and executives is a friendly approach. Some women expressed that they exchange facts of their family and difficulties of their family and they feel relieved of their burden.
- They are treating bank's staff are their well-wishers. They got relived from mental agony and feeling happy and healthy after fulfilling their needs very soon after approaching Mahila Co-op Banks. They feel happy to introduce their neighbours and relatives to the bank also. They feel it as a privilege in doing so. In the light of the above we can come to a conclusion that the era of Mahila Co-op Banks is an asset to women which improved their prosperity to large extent. Only 5 to 10% of women diverted the funds for other purposes. The diversion is only due to un avoidable medical expenses forcing debts, educational expenses for children and marriage expenses of the children.

The following adverse points revealed in the survey conducted among 30 persons who availed Loan:

1. Rate of interest is high when compared to nationalised bank
2. No scope for sanction of subsidy loans and Gov. sponsored schemes
3. Opening of SHG(self help group accounts are not permitted and DWACRA group loans not being sanctioned.
4. Pensioners are deprived of drawing pension from Mahila Coop Bank and they are unable to avail pension loans.
5. Vehicles Loans are not being sanctioned at Mahila coop banks
6. NEFT and RTGS are not being processed in some Mahila coop Banks
7. No personal loans are being encouraged
8. Processing fee are not waived.
9. Share capital money is being made compulsory.
10. Some housing loan customers expressed dissatisfaction as they are not receiving subsidy from PMAY(Prime ministers AvasYojana).

4.3 Conclusion:

- It gives me pleasure to present this report after deep and wholehearted involvement particularly observed that productivity among women is undoubtedly increased. Vast growth of income and satisfaction observed in many borrowers faces. The study increased knowledge in me and I got advantage of contacting CEO's of bank, chartered accountants. The Observations reveals that the percentage of women borrowers are more in coop banks and still more in Mahila Coop Banks.
- The uniqueness Particularly in Sharadmba Mahila Coop bank loans are given only to women. Membership of shares also issued to only women. Illiterate women, Petty business women and house makers are also can freely enter and with Basic KYC documents can get their savings account opened with Banks products and service of bank were politely explained.
- I also observed that women are most obliging and obedient and stood first in dedicated work.
- Also in Mahila Banks very good customer service is maintained. There are also few negative points like sanction of Vehicle Loans, personal Loans not encouraged in the bank when compared to majority of positive points revealed the negative points will not be considered.
- women are a part of the economic activity of the family. Now democratic kind of decision-making has come in the household itself. It is happened Because of mainstreaming women. the SHG philosophy was subsequently adopted by everyone, it says that women are the best borrowers, and this is proven Because women have the ability to save even from the meager amount they got from their husband or son. Saving for some productive work or for children, for their nutrition, health or for sending them to school. This philosophy should adopted from day one.
- Also MFIs, their target is mostly women, because women are the best borrowers and the best repayers. And many times, woman has a kind of concern—if the repayment is next Monday, they think of arranging the funds from this Monday itself
- In view of my observations, it is concluded that Govt. should bare 50% of interest on

loans to weaker section of women borrowers. Also Govt. should encourage by allowing certain exemptions like income tax waiver on interest on deposits by shareholders of bank This is to encourage women depositors keep more deposits with the bank which will be utilized for sanction of loans.

Thank you