

DISSERTATION ON
**Evaluate the Growth and customer satisfaction of BDCC Bank after digitalization A-
case study**

A Dissertation submitted for impartial fulfilment of the requirement for the award of the for
56th PGDCBM Course at VAMNICOM, PUNE

Submitted by

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CERTIFICATE

This is to certify that the Dissertation entitled “**Evaluate the Growth and customer satisfaction of BDCC Bank after digitalization A-case study**” is an original research work carried out by Sri Harishankar B under my guidance and supervision. No part of this work has been submitted for any other degree earlier.

Date: 14.02.2023
Place: Pune

Dr. Joshna Dhavale

DECLARATION

I hereby declare that the dissertation entitled “**Evaluate the growth and customer satisfaction of Bdcc Bank after digitalization- A case study Hospet , Bellary and Vijayanagar district of Karnataka**” is the outcome of research work carried out by me under the guidance of Dr. Joshna Dhavle , Professor, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra. I further declare that this dissertation has not been submitted previously for the award of any degree either in this Institute or any other Institute.

Date: 14.02.2023

Harishankar B

Place: Pune

Trainee Officer

EXECUTIVE SUMMARY

Evaluate the Growth and customer satisfaction of BDCC Bank after digitalization A-casae study

Research Supervisor: **Dr. Joshna Dhavle**

Trainee Officer: **Dr. Harishankar B**

The Cooperative sector plays a vital role in the economic development of the country and hence it has been recognised as an integral part of our national economy. The Cooperative movement, which is the largest Socio-economic movement in the world, has contributed significantly to the alleviation of poverty, creation of productive employment as well as the enhancement of social integration in the country.

The study is based on secondary data collected from BDCC Bank Ltd, BDCC BANK Hospet, Vijayanagar & Bellary District of Karnataka during the period from 2019-20 to 2021-22. The BDCC BANK LTD HOSPET business activities, analysis of growth, performance, Customer satisfaction and profitability has been studied during the study period. Primary data analysis is also done based on primary information collected from beneficiaries in BDCC BANK LTD HOSPET in the year 2021-22.

Based on the existing literature survey objectives were formed for the study. To examine the growth of the BDCC bank after the computerisation of bank and customer satisfaction, To analyse the performance of BDCC Bank Ltd Hospet and To analyse the profitability of BDCC Bank Ltd Hospet, The methodology for the study is based on descriptive analysis.

Major finding has been drawn based on the analysis of BDCC BANK LTD HOSPET. It found that growth and CUSTOMER SATISFACTION of BDCC doing better business activities compared to doing Manual and digitalization of banking services. The response of the customer clearly recorded at the time of research.

The following suggestions are made based on the study. While some of the suggestions are aimed to improving the operational efficiency are aimed at improving the business activities in order to make the costumers of the bank get real time services. Asper the survey costumer of the BDCC BANK hospet are submitted their response in mixed opinion regarding the services of the Bank should concentrate to reduce charges and provide the uninterrupted services. Bank is also timely overcomes many of dis-advantages upgraded its technology and infrastructure & software modules. And it should include information about all the banking available services.

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Evaluate the Growth and customer satisfaction of BDCC Bank after digitalization A- case study

CHAPTER – I

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Introduction

The Cooperative sector plays a vital role in the economic development of the country and hence it has been recognised as an integral part of our national economy. The Cooperative movement, which is the largest Socio-economic movement in the world, has contributed significantly to the alleviation of poverty, creation of productive employment as well as the enhancement of social integration in the country.

The first cooperative society of our country was formed in 1905 at Kanaginahal village of Gadag district in Karnataka. Karnataka occupies third in the cooperative movement in India. It has been playing an important role in improving the economic condition of the people involved in cooperative movement and has spread to almost all sector of economic activities, both in rural and urban areas. Karnataka is the first State where in Agricultural loan through cooperatives are given at very lesser rate of interest.

In concern to cooperative the DCC Banks plays major role in economic development of rural and urban part of the Co-operative bank is an institution established on the cooperative basis and dealing in ordinary banking business. Like other banks, the cooperative banks are founded by collecting funds through shares, accept deposits and grant loans.

Cooperative movement in India was started primarily for dealing with the problem of rural credit. The history of Indian cooperative banking started with the passing of Cooperative Societies Act in 1904. The objective of this Act was to establish cooperative credit societies “to encourage thrift, self-help and cooperation among agriculturists, artisans and persons of limited means.”

Many cooperative credit societies were set up under this Act. The Cooperative Societies Act, 1912 recognised the need for establishing new organisations for supervision, auditing and supply of cooperative credit. These organisations were- (a) A union, consisting of primary societies; (b) the central banks; and (c) provincial banks.

Although beginning has been made in the direction of establishing cooperative societies and extending cooperative credit, but the progress remained unsatisfactory in the pre-

independence period. Even after being in operation for half a century, the cooperative credit formed only 3.1 per cent of the total rural credit in 1951-52.

There are different types of cooperative credit institutions working in India. These institutions can be classified into two broad categories- agricultural and non-agricultural. Agricultural credit institutions dominate the entire cooperative credit structure.

Agricultural credit institutions are further divided into short-term agricultural credit institutions and long-term agricultural credit institutions.

The short-term agricultural credit institutions which cater to the short-term financial needs of agriculturists have three-tier federal structure- (a) at the apex, there is the state cooperative bank in each state; (b) **at the district level, there are central cooperative banks**; (c) at the village level, there are primary agricultural credit societies. Long-term agricultural credit is provided by the land development banks.

About: A District Co-operative Central Bank (DCCB) is a **cooperative bank** operating at the district level in various parts of India. It was established to provide banking to the rural hinterland for the agricultural sector with the branches primarily established in rural and semi-urban areas.

Function: DCCBs **mobilise deposits from the public and provide credit to them** and the Primary Agricultural Credit Societies (PACS).

In Karnataka there are 21 DCCB are functioning, out of 21 DCCB banks 20 has onboarded CBS solution successfully and are now in process for add on service. The Bellary Dcc Bank ltd Successfully migrate to TBA mode on 09/06/2010 and fully upgraded to CBS on 09/06/2014, And further going on introduced its first ATM service on 19/11/2020 now now introduced UPI payment system as pro active service also facilitating TWO „MOBILE ATM VAN“ to rural part of Bellary to reach all the farmer customers of the bank which includes withdraw of money and many services like electricity bill payment,etc

1.2 Need and & significance of the study

The objective of the study is know the pre and post impact of the service on customer satisfaction of Bellary DCC Bank ltd Hospet respect to digitalisation of banking service. And Growth of the bank due to digitalization of banking service.

1.3 Research Design

Descriptive -research design is purely on a theoretical basis where the individual collects data, analyses, prepares and then presents it in an understandable manner. It is the most generalised form of research design. To explore one or more variables, a descriptive design might employ a wide range of research approaches.

1.4 Scope of the study

Bellary District co-operative central bank ltd Hospet

I choose the BDCC Bank ltd Hospet Bank to survey the evaluation of growth and customer satisfaction after the digitalization of Bank here we see the profile of BDCC Bank ltd hospet

Co-operative Banks in the state play a crucial role and have a greater responsibility in responding to the financial needs of the ordinary citizens while also helping to increase the state's resources.. The Ballary District Co-operative Central Bank is a financial institution which while promoting the spirit of co-operation has been extending financial assistance to all sectors.

- Formation :
The Ballary District Co-operative Central Bank was founded on 12.12.1920 and was promoted by Honorable Late Sri Aasundi Bheemarao. He had served as the Founder President of the Bank from 22.12.1920 to 07.11.1925.
- Main Objectives : Our institution was first registered as a Co-operative Society under the Madras Co-operative Societies Act 1912, but later began functioning under the Karnataka Co-operative societies Act 1959. Presently, its area of operation is Ballary district and it has its own set of rules and guidelines.

Bdcc Bank's Aims and Objectives are as follows :

- It mobilises funds from public and institutions to extend financial aid under the Karnataka Co-operative Societies Act.
- It offers financial assistance to such institutions and organisations.
- It also works towards promoting activities of affiliated Co-operative societies, extending assistance and co-ordinating.
- I will also supervise and review the functioning of the Societies.

- With due permission of the Registrar of Co-operative Societies, extension counters of branches would be opened and rules framed for effective functioning.
- Collecting shares from co-operative societies.
- Steps for loan recovery from co-operative societies and such other works under Cooperative Societies Act.
- To frame policies in accordance to the directives issued by the government at regular intervals.
- Opening accounts in other commercial banks in the best interest of our Bank's business.
- Incorporating crop insurance and Yashaswini scheme as per the government's orders
- To offer loan based on salary, housing loan and other business loans to staff members.
- Advancing of cash credit loans to businessmen and co-operative societies to undertake business.
- Offering strong rooms for the convenience of customers and to provide jewellery loans.
- Advancing loans by pledging savings certificates as per the rules framed by the Bank.
- To serve better to the bank customer Bank initiating digitalization of the banks and this concern Bank fully upgraded to TBA mode CBS on 09/06/2014

1.4 Review of Literature

Many researchers have studied cooperative bank digitalization, reasons for weak performance, Technical problems etc. Recent literature on cooperative agriculture credit shows a shift from this to more service oriented studies. All reviewed studies are micro-level.

1.5 A brief review of recent studies is presented in chronological order.

Nair (2006)⁸, in his paper 'Banking and Technology to meet list Century challenges' discussed the future challenges of technology in banking. According to the author "IT poses a bright future in rural banking, but is neglected as it is traditionally considered unviable in the rural segment. A successful bank has to be nimble and agile enough to respond to the new market paradigm and ineffectively controlling risks. Innovation will be the key extending the banking services to the untapped vast potential at the bottom of the pyramid".

Namita Rajput & Monika Gupta (2011)¹² in their research states that, there is an increasing trend in performance of Indian banks caused by IT innovation and technology during the recent time period (2005 - 06 to 2009 - 10). Introduction of digitalization for their customer's transactions became a part of banking operations. Hence, it seen that Indian commercial banks have improved efficiency and performance after the advent of IT in recent era.

T.Swapna Chander (2012)¹³, in the research paper on A study on sustainability of urban cooperative bank by adopting information and communication technology states that there is an increase in the level of efficiency and effectiveness of operations since the introduction of information and electronic technologies in Cooperative bank. Also it examines the extent to

which information technology has contributed to customer satisfaction and bank performance. Use of technology in Banking has positive impact on the banking operations and performance.

Geetika, Nandan Tanuj, Upadhyay Ashwani (2008)¹⁸discussed the concept of Internet Banking, perception of Internet bank customers, non-customers and issues of major concern in Internet banking. The state of Internet banking in India has been explored using various concepts like E - banking scale, and gap analysis related to the various services and the security features offered. In order to have a clear and focused insight about the perceptions of users and non-users about Internet banking a survey was conducted. The findings of the survey provide valuable insights into concern for security, reasons for lower penetration, and likeliness of adoption, which have been used to make useful recommendations.

1.6 Objective of study.

The objective of the study is know the pre and post impact of the service on customer satisfaction

Based on the existing literature the following objectives were formed for the present study.

1. To examine the growth of BDCC BANK LTD HOSPET in fiancancial performs after the digitalization.
2. To analyse the performance of BDCC BANK LTD HOSPET digital services.
3. To analyse the customer satisfaction towards digitalization services of the bank.

1.6 Methodology:

The study is based on descriptive analysis. The sample of data used both primary and secondary data, secondary data is taken the period from 2020-22 for analyse the growth rate of banking financial activities after the dititalization of the BDCC BANK LTD HOSPET and the secondary data is taken from the bank customer through “GOOGLE SHEET” survey to analyse and adopt the improvement in banking digital services.

1.7 Data Sources

Secondary data related to the identified variables were collected from 2019-2020 to 2021-22 from the records of the THE Bellary Dcc Bank ltd Hospet , Bellary & Vijayanagar District of Karnataka.

Primary data were collected from the respective beneficiaries through an Google sheet servery schedulemethod.

Secondary data relating to the following THE Bellary Dcc Bank ltd Hospet , Bellary & Vijayanagar District of Karnataka. three years from 2019-20 to 2021-22 were collected to analyze the growth and performance of the bank after the digitalization of services.

- Membership

- Share Capital
- Deposits
- Owned funds
- Working Capital
- Agriculture Medium Term Loans
- Non-Agriculture Medium Term Loans
- Loans outstanding
- Profits

Primary data is relating to the evaluate the customers satisfaction of bank online and digital services collected through GOOGLE SHEET FARMAT and to analyse the response to overcome the drabacks and upgrade the services asper the customer requirement.

CHAPTER II

PROFILE OF BELLARY DISTRICT CO-OPERATIVE CENTRAL BANK LTD HOSPET, BELLARY AND VIJAYANAGAR DISTRICT OF KARNATAKA

2.1 Co-operative Banks in the state play a crucial role and have a greater responsibility in responding to the financial needs of the ordinary citizens while also helping to increase the state's resources.. The Ballary District Co-operative Central Bank is a financial institution which while promoting the spirit of co-operation has been extending financial assistance to all sectors.

- **Formation :**
The Ballary District Co-operative Central Bank was founded on 12.12.1920 and was promoted by Honorable Late Sri Aasundi Bheemarao. He had served as the Founder President of the Bank from 22.12.1920 to 07.11.1925.
- **Main Objectives :** Our institution was first registered as a Co-operative Society under the Madras Co-operative Societies Act 1912, but later began functioning under the Karnataka Co-operative societies Act 1959. Presently, its area of operation is Ballary district and it has its own set of rules and guidelines.

2.2 About the Bellary and Vijayanagar.

Ballari is a beautiful and historical city of Karnataka can be a never-forgettable experience for all the travel enthusiasts. It is undoubtedly the most amazing city for all the historians, art-lovers and travelers. It offers a wide range of things to make the visitors feel close to the past. The city tells the tales of many famous battles and dynasties. It is a silent witness of the rise and fall of many empires. Historians and archaeologists have unraveled many neolithic archaeological sites around **Ballari**.

Situated in the eastern part of Karnataka, the city is bounded by Dharwad, Raichur and Chitradurga districts. This historic place stands amidst the level, wide plain of black cotton soil. This rapidly growing industrial town is known for the magnificent granite rocks and hills and is surrounded by Kumbara Gudda and Ballari Gudda, the two big rocky granite hills. These two Guddas (meaning hills) are the most prominent features of the city.

The city owes its name from the word '**Balari**' (name of the Goddess Durugamma). It has become one of the best places for tourists coming from far across the planet. The reason lies in its historical and natural treasure.

Art and architecture shows the creative side of the inhabitants of the city. From wood carvings, doll making to ivory carving, each and every art just makes you fall in love with the place. The design, paint, texture and finishing are just amazing.

SERVICES OF THE BANK

2.3 Crop loan : The Bank has been offering crop loans since 31.03.2012. Upto March 2015, a total of 4413 farmers who availed loans and 1054 farmer members who have not availed loans have been covered under the National Agricultural Insurance Scheme while 17 member farmers who have not availed loans have been registered under the Climate based Insurance Scheme.

2.4 Business Promotion Scheme : As on 31.03.2015 our Bank has offered Rs 34980.30 lakhs as loans to 135 co-operative societies for credit purposes and Rs 4345.03 lakhs for non-credit purposes. The Bank has also mobilised Rs 8853.43 lakh as deposits from the above 135 co-operative societies thus incorporating business promotion scheme.

2.5 Kisan Credit Card Yojan : As per the directive of the Union Government and NABARD, loans amounting to Rs 28507.05 lakhs have been advanced as on 31.03.2015. A total of 43987 people

were covered under Accident Insurance Scheme and awarded insurance of Rs 18.95 lakhs. Under the scheme, member farmers are entitled for insurance up to Rs 50,000/- in case of accidents. Under this scheme, heirs of the deceased farmers are entitled for insurance amount.

2.6 Self-Help-Strree Shakti Group Scheme : As per the State Government and NABARD guidelines, the Bank has formed 7025 Groups as on 31.03.2015 and has offered Rs 1055.76 lakh loans to 1569 groups. As on 31.03.2015, the loan recovery progress is 98 per cent.

2.7 J.L.T (Joint Liability Group) : As per the State Government and NABARD guidelines a total of 294 such Groups have been constituted as on 31.03.2015 of which 79 groups have been provided Rs 17.55 lakh as loan. As on 31.03.2015 the loan recovery progress of these groups has been 100 per cent.

2.8 Yashaswini Farmers Health Insurance Scheme : As per this Scheme introduced by the State Government every member is required to pay a premium Rs 250/- and as on 31.03.2015, a total of 117501 people have been registered under the scheme and a premium of Rs 193.06 lakh collected from them. Under this scheme a total of 15100 members have been operated and treated in hospitals and a sum of Rs 13222.23 lakh has been provided towards medical expenses.

The Ballary Co-operative Central Bank is proud to state that it has been serving all its customers and farmers with the true Co-operative Spirit and has been able to achieve the No. 2 Position in the entire state of Karnataka.

2.9 FACILITIES OF THE BANK

1. RTGS/NEFT.
1. LOCKER FACILITY.
2. SMS ALERTS.
3. ABB(ANY BRANCH BANKING).
4. UPI
5. IMPS
6. APBS,ACH
7. CTS
8. MOBILE BANKING

2.10 AWARDS AND ACHIEVEMENTS OF THE BANK

1. The Bank celebrated its diamond jubilee on 15.10.1982 after several years of valuable services to its customers.
2. On completion of 75 years of valuable service, the Bank celebrated its Platinum Jubilee on 01.08.1996.
3. The Bank has been advancing agricultural and non-agricultural loans either directly or indirectly to farmers through all Primary Credit Agricultural Co-operative Societies in the district.

4. The salaries of government staff, semi-government employees, primary , high school teachers, PUC and degree college lectures and Anganavadi workers are disbursed through the Bank. It has also been providing non-agricultural loan to its staff for various purposes.
5. The Bank has registered successive profit over the past several decades.
6. The Bank has offered complete Core Banking Solution since 09.05.2014 and RTGS/NEFT/SMS services to the customers. In the days to come it plans to open ATMs, offer mobile banking and net banking services.
7. The Bank has a total of 533 members as on 21.03.2015.
8. From 2009-10 to 2011-12 our Bank has successively bagged the state level first place among District Co-operative Banks 'B' division for three successive years.
9. On the basis of audit the Bank was upgraded from 'B' grade to 'A' grade during 2012-13 and 2014-15.

2.11 STATISTICS

Sl. No.	Parameteres	31.03.2019	31.03.2020	31.03.2021	31.03.2022
1	Membership	620	623	659	666
2	Share Capital	5287.82	7000.57	8895.25	10660.37
	State Govt., Members	0.00 5287.82	0.00 7000.57	0.00 8895.25	0.00 10660.37
3	Reserves	6761.59	7470.31	8129.87	9166.89
	Free Reserves Other Reserves	4786.12 1975.47	5294.45 2175.86	5766.05 2363.82	6384.28 2782.61
4	Own Fund	10782.65	12568.58	15509.37	18000.64
4	Deposits	90990.92	105694.39	122340.71	137736.37
	Low Cost High Cost	34180.32 56810.60	41406.84 64287.55	46416.65 75924.06	53130.80 84605.57
5	CD Ratio	91.48	97.75	101.94	104.70
6	Investment	44456.17	49835.62	58612.39	58390.18
	SLR Non-SLR	18479.60 25976.57	17879.07 31956.55	22579.49 36032.90	25087.32 33302.86
7	Investment Deposit Ratio	48.86	47.15	47.91	42.39
8	Borrowings outstanding	32465.6	40422.92	48817.71	53655.79
	Short Term SAO				
	NABARD APEX BANK	14146.00 2500.00	17965.48 2663.00	31496.42 0.00	32000.00 0.00

	Medium Term NFS	15819.60	19794.44	17321.29	21655.79
9	Loans and Advances Issued	66830.13	85443.33	101906.99	120947.28
	Agriculture	37834.64	59978.68	75081.56	91685.41
	Non-Agriculture	28995.49	25464.65	26825.43	29261.87
10	Loans and Advances O/s	83234.16	103314.09	124714.55	144207.38
	Agriculture	54121.19	68696.52	85076.06	100604.32
	Non-Agriculture	29112.97	34617.57	39638.49	43603.06
	Recovery % Overall	80.30	89.87	91.53	93.07
11	Agriculture	73.03	87.71	90.53	92.16
	Non-Agriculture	95.45	94.62	94.22	95.60
12	Working Capital	138573.46	163641.36	194166.46	214864.92
13	NPA %	5.73	5.06	4.48	4.33
14	CRAR %	11.11	11.01	11.36	11.10
15	Total Income	10394.82	11143.89	12614.31	13830.15
16	Total Expenditure	9686.11	10870.33	11766.24	12874.16
17	Net Profit/Loss	708.71	273.56	848.07	955.99
	Weighted Avg Yield on Assets	7.88	7.33	6.96	6.92
18	a)Yield on Loans	5.49	4.90	4.87	5.24
	b)Yield on Investment	2.39	2.43	2.09	1.68
	Weighted Avg Cost of Funds	5.24	5.17	4.86	4.5
19	a)Cost of Deposits	3.62	3.60	3.36	3.16
	b)Cost of Borrowing	1.62	1.57	1.50	1.34
20	Financial Margin	2.64	2.16	2.10	2.42
21	Misc Income % to Working Fund	0.33	0.35	0.31	0.32
22	Cost of Management to Working Fund	1.78	1.85	1.53	1.76
23	Risk Cost % Working Fund	0.00	0.00	0.00	0.00
24	Net Margin	1.19	0.66	0.88	0.98
25	Productivity Per Branch	7259.38	6966.95	7486.52	8543.75
26	Productivity Per Employee	741.38	904.80	1025.13	1169.89
27	Number of Employees	235	231	241	241
28	Salaries	1553.10	1664.72	1730.81	2059.09
29	Salary Per Staff	6.61	7.21	7.18	8.54
30	Other Expenses	695.90	1022.26	926.45	1298.69

31	Interest Paid	6627.21	7501.81	8424.95	8582.19
32	Branches	24	30	33	33
33	Staff Per Branch	10	8	7	7
34	Per Farmer KCC Loan	0.74	0.82	0.81	0.89
35	Per PACS KCC Loan	260.60	405.64	417.38	490.43
36	No.of KCC Holders Covered under PAIS	50137	50898	64802	72146
37	Imbalance (GAP)	1387.91	1486.74	1811.96	2045.67
38	Audit classification	"A"	"A"	"A"	"A"

2.12 FINANCIAL STATEMENT

BALANCE SHEET FOR THE YEAR 2021-22

<u>LIABILITIES</u>			
SI.No.	PARTICULARS	2020-21	2021-22
1	CAPITAL	889525400.00	1066037200.00
2	RESERVE FUND & OTHER RESERVES	812986463.11	916689055.88
3	DEPOSITS AND OTHER ACCOUNTS	12234070943.55	13773637101.68
4	BORROWINGS	4881771137.00	5365579469.00
5	INTEREST PAYABLE ON DEPOSITS	48913888.19	40740213.59
6	OTHER LIABILITIES	875169496.63	685717726.32
7	PROFIT AND LOSS	84807447.76	95599380.71
	TOTAL	19827244776.24	21944000147.18
<u>ASSETS</u>			
SI.No.	PARTICULARS	2020-21	2021-22
1	CASH	191059317.00	219773730.00
2	BALANCES WITH OTHER BANKS	259905741.10	369116859.77
3	INVESTMENTS	5861239330.00	5839018410.00
4	LOANS AND ADVANCES	12471454938.83	14420737698.86
5	BRANCHES ADJUSTMENTS	11587912.90	0.00
6	PREMISES LESS DEPRECIATIONS	189445747.75	199918198.41
7	FURNITURES AND FIXTURES LESS DEPRECIATION	13824880.94	15172553.17

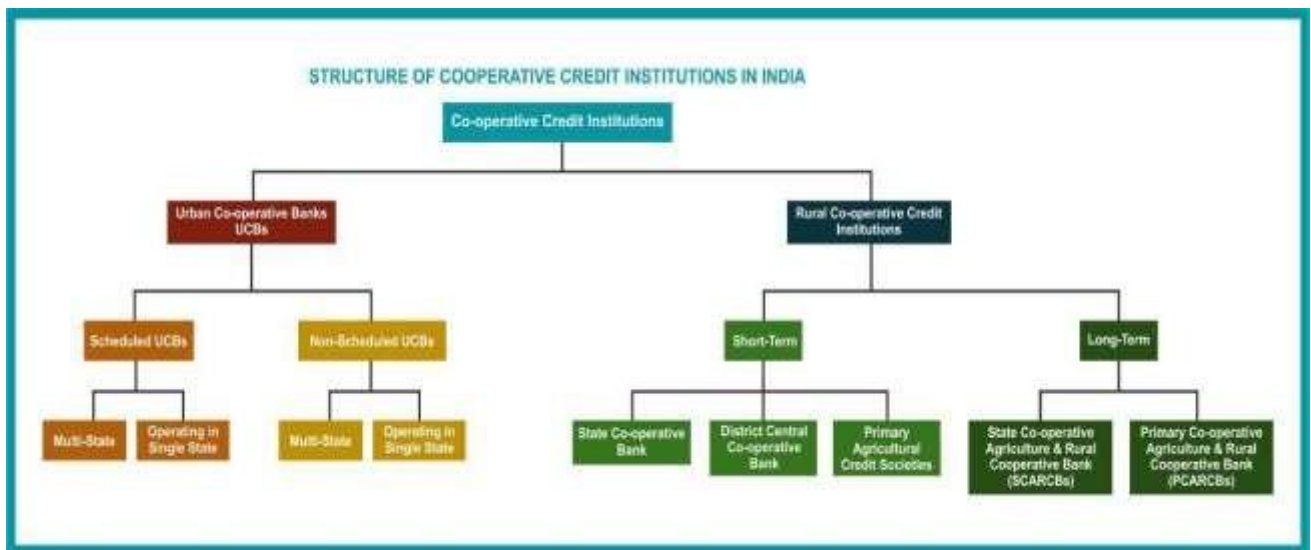
8	Plant & Machineries Less Depreciation	11321458.34	10179114.54
9	Computer&Pheripherals Less Depreciation	12159894.84	9665177.06
10	Vehicles Less Depreciation	4457165.10	5843863.13
11	OTHER ASSETS	800788389.44	854574542.24
	TOTAL	19827244776.24	21944000147.18

2.13 PRIVACY POLICY OF THE BANK

BDCC BANK thrives to safe guard all the Information of its customers who have provided it to the bank.

- **WHAT INFORMATION DOES BANK ACQUIRE?**
The bank shall acquire the basic information like Name, contact details, personal details and personal preference of its customers.it shall collect information relating to know your customers (KYC) obligations or information that may help to provide, improve and maintain its products and services.
- **DO BANK SHARE OR RENT THE INFORMATION COLLECTED BY ITS CUSTOMERS?**
The Bank shall not share the sensitive information such as customer's personal information which it has acquired by the customer's consent to any of the third party.
- **WHO ALL USE THE INFORMATION SHARED BY THE CUSTOMERS?**
The information shared by the customer's shall be used by Authorised employees of the bank or affiliates or authorised agents for normal business purpose only.
- **CUSTOMER'S ROLE IN SECURING THE INFORMATION**
The Bank never expects for its customers to disclose the sensitive information like password, ATM pin with anyone or keep written or any such record of information such that a third party could easily access it. Even the bank shall never ask to disclose it for itself.
- **INFORMATION DISPLAYED IN THE WEBSITE**
The Bank website shall hold the data such as current Interest rates which may change periodically for such further information it is advised to visit the Head Office/ nearest branch for its furthertransparency. The bank shall not be responsible for the post-datedinterest rates or advertised information.
- **SECURITY PRACTICES:** The bank is committed to implement all the security measures required to safeguard the information of its customers.
--Use of firewalls, encryption, and other specialized technology
--Deployment of information security professionals that design, test, implement, and provide oversight to our information security and risk management programs
--Assurance that only employees will have access to information to the sensitive information.
--Logical and physical controls to identify, authenticate and authorize access to Bank's applications and building facilities
- **LINKS TO OTHER WEBSITES**
The bank may hold portals for the other websites, it is clearly understood that if the user clicks on such websites it is the responsibility of user for the further disclosure of the information.
The bank holds the right to change the privacy policy anytime.If there are any changes or amendments to the Policy, BDCC BANK will post those changes on BNK'S web site so that

customers are always aware of what information is collected
 If you have any questions about the privacy policy, please contact the nearest branch.



- **General Body of BANK:** Exercise the control over board as well as management.

Committee: Elected by the general body to perform the work as prescribed by the society's rules, acts, and by-laws.

- **Chairman, Vice-Chairman, and Ceo :** Work for the benefit of the members by performing their roles and duties as assigned to them.

- **Office Staff:** Responsible for performing day to day work head office and including 33 branches and 2 Mobile vans.

2.16 Farmers of the future

The following are some of the methods that small and marginal farmers could consider for gaining in efficiency and economy:

- **Cooperative Farming and Service Cooperatives**

Cooperative farming will be ideal for small and marginal farmers since the cooperative can provide centralized services like tractors and other farm equipment as well as threshing and drying machines, to support small-scale decentralized production. This will bring down the cost of production and enhance the quality of products and thereby of income.

- **Group Farming by Self-help Groups**

Promote the SHGs at the production end of the farming enterprise by encouraging groups to lease farmland.

□ **Small Holders' Estates**

□ The formation of Small Holders' Estates, for example in cotton, horticulture, medicinal plants, poultry and aquaculture will help promote group cooperation among farmers living in a village or watershed or the command area of an irrigation project.

□ **Contract Farming**

Symbiotic contracts which confer benefits to both producers and purchasers will be ideal for ensuring assured and remunerative marketing opportunities. A Code of Conduct for Contract Farming will have to be developed for major groups of farm commodities such as vegetables, fruits, flowers, medicinal plants, tuber crops, pulses, oilseeds, sugarcane, cereals and cotton.

□ **Farmers' Companies**

Small farmers and SHGs should be associated with such companies as stakeholders and not just as shareholders.

CHAPTER – III

GROWTH OF THE BELLARY DISTRICT COOPERATIVE CENTRAL BANK LTD HOSPET, VIJAYANAGARA & BELLARY DISTRICT, KARNATAKA

3.1 Introduction

Analysis of growth of BDCC Bank Ltd Hospet Bellary & Vijayanagar District revealed that there is considerable variation in the study period from 2019-20 to 2020-21. Therefore, an attempt is made to analyse the growth of BDCC Bank Ltd Hospet Bellary & Vijayanagar District in order to understand the growth rates.

3.2 Membership position in BDCC Bank Ltd Hospet Bellary & Vijayanagar District

The membership of the of BANK are open to any person who lives in the area of Operation BDCC Bank Ltd Hospet Bellary & Vijayanagar District. The Growth in membership is one of the indicators selected to represent the progress of BDCC Bank Ltd Hospet Bellary & Vijayanagar District after the digitalization in banking services.

Table 3.1: Growth in Membership of BDCC Bank Ltd Hospet Bellary & Vijayanagar YEAR

TYPE OF MEMBERSHIP	2020	2021	2022	-
MEMBERSHIP	106747	118659	128877	
NIMINAL MEMBERISHP	19183	21398	22394	

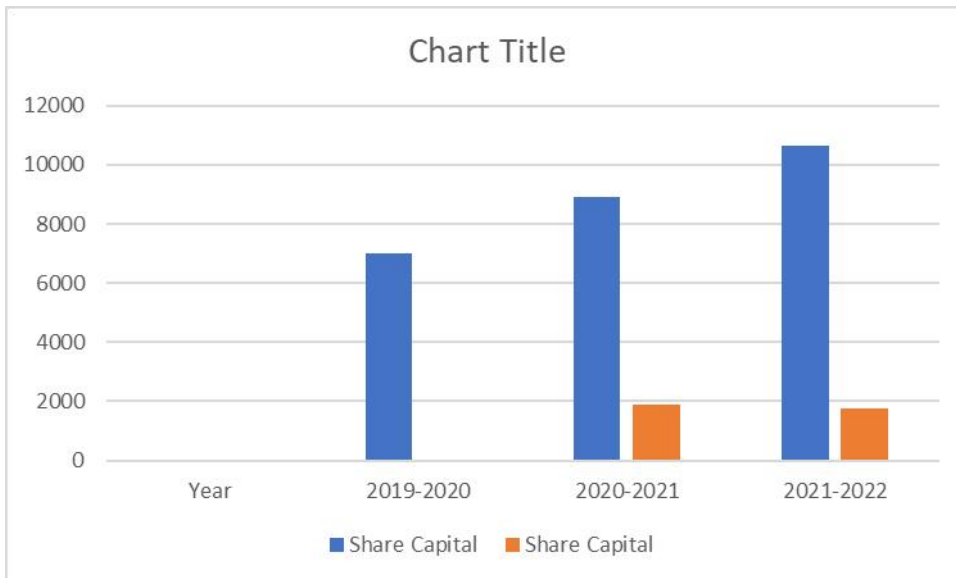
Table 3.1 shows the annual growth in membership during three years from 2019-2020 to 2020-22 periods. Growth rate in membership of BDCC BANK LTD positive increase in all the study period Accordingly, the growth rate is not distributed uniformly among the study period. Highest growth rate could be observed during the period.

3.3 Share Capital position in BDCC Bank Ltd Hospet Bellary & Vijayanagar District

The share capital is the most important internal source of funds. The table 3.2 shows the annual growth rate in share capital from 2020-21 AND 2021-2022

Year	Share Capital	
	Annual Growth AMOUNT	CHANGE IN SHARE AMOUNT
2019-2020	7000.54	--
2020-2021	8895.25	1894.71
2021-2022	10660.37	1765.12

Growth rate in Share Capital of **BDCC Bank Ltd Hospet** percentages of annual growth are 27.06 % per cent except during the period of 2020-2021 and the for the period of 2021-2022 growth of share capital is 19.84 increasing in membership leads to increasing in collection of share capital. Greater growth rate could be observed during the year.



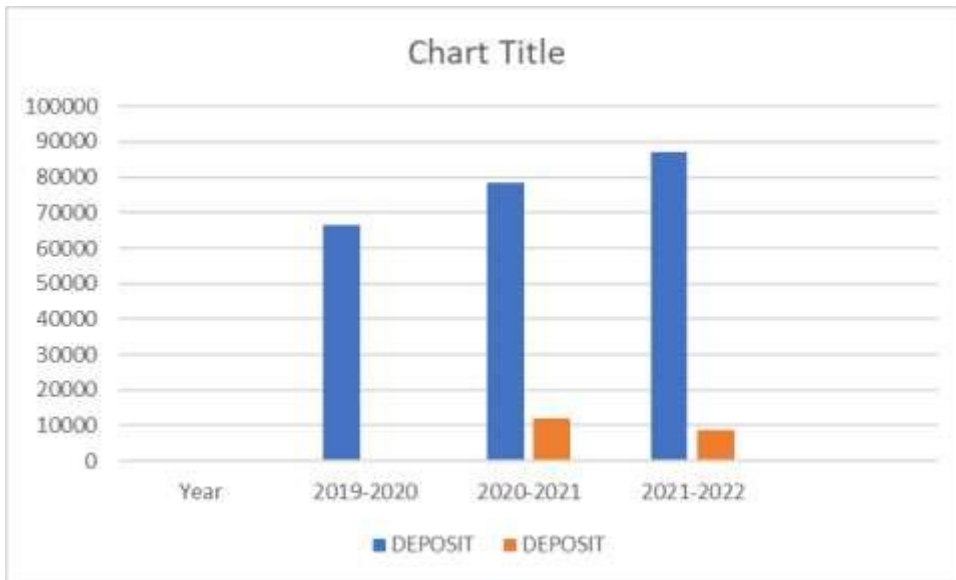
3.4 Deposits position in BDCC BANK LTD HOSPET.

Deposits are main source of funds for and it is one of the performance indicators.

Table 3.4: Growth in Deposits of BDCC BANK LTD HOSPET.

Year	DEPOSIT		
	Annual AMOUNT	Growth	CHANGE IN SHARE AMOUNT
2019-2020	66444.91		--
2020-2021	78345.77		11900.86
2021-2022	87178.95		8833.18

Growth rate in Deposit collection of **BDCC Bank Ltd Hospet** percentages of annual growth are 17.91 % per cent except during the period of 2020-2021 and the for the period of 2021-2022 growth of share capital is 11.27 % less progress than previous year even though increasing in membership leads to increasing in collection of Deposit collection. Greater growth rate could be observed during the year.



3.5 Kisan Credit Card (KCC) Loans position in BDCC BANK LTD HOSPET.

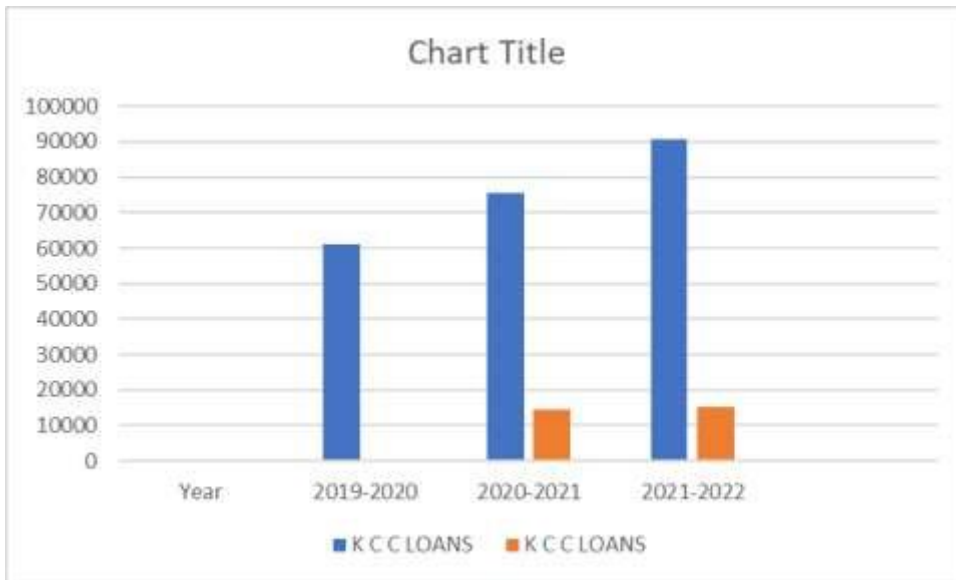
The D C C Banks are only advancing more than 50% of K C C Loans to farmers through the PACS of Karnataka are mainly disbursing Kisan Credit Card (KCC) Loans for its farmer members.

Table 3.5 : Growth in Kisan Credit Card (KCC) Loans of BDCC BANK LTD HOSPET.

Year	K C C LOANS	
	Annual AMOUNT	CHANGE IN SHARE AMOUNT
2019-2020	61070.55	--
2020-2021	75610.52	14539.97
2021-2022	90748.76	15138.24

The table no 3.5 clearly explain that the growth immense growth of KCC loan disbursement during the study period due to increase in the farmer members more lands are linked through pacs asper the society statement many of farmers are shifted from nationalized banks to Dccb.

The comparison of data is showing the increase trend growth in kcc loan in 2019-2020 total outstanding of loan is 61070.55, in 2020-2021 massive increase with the 23.80 % generally speaking an average of 3500 new farmers newly added its good sing of growth, in the year of 2021-2022 the growth is 20.02% little less compare to previous year its advisable to them to also lend more non farm sector loans to earn more profit.

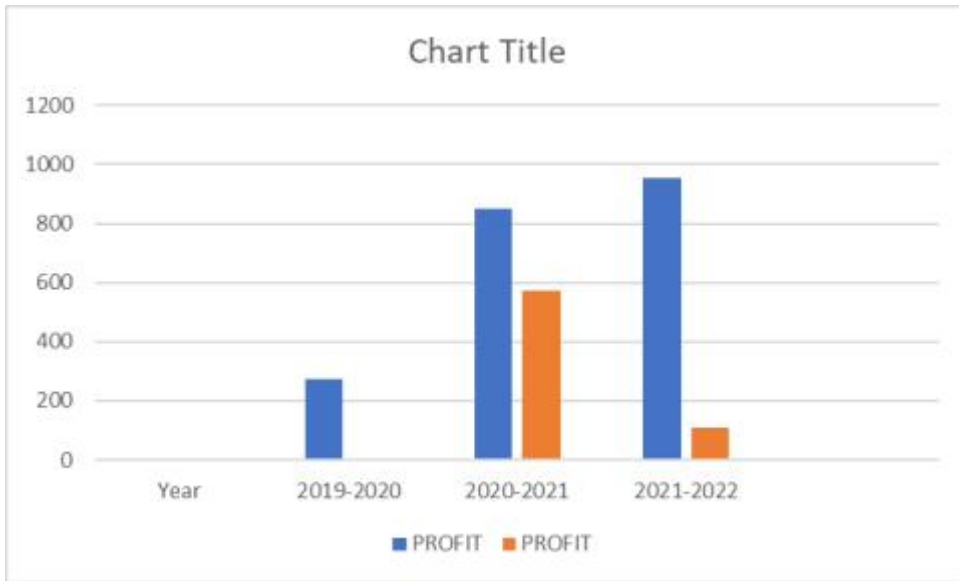


3.6 Growth in Profits of BDCC BANK LTD HOSPET.

As per the available data BDCC Bank Ltd hospet maintained consistency in making the profit every year the measures and policies taken by the bank leads to earn profit continuously

Year	NET PROFIT		
	Annual AMOUNT	Growth	CHANGE IN SHARE AMOUNT
2019-2020	273.56		--
2020-2021	848.07		574.51
2021-2022	955.99		107.92

The above chart clearly explain the drastic changes in making profit year by year in 2019-2020 due to pandemic Banks are not able to make more business hence the bank made 273.56 CR profit, in 2020-2021 can see huge changes or growth in the profit of rs 848.07 Crore with growth rate of 210.01 % and in 2021-2022 year maintained the profit with the growth rate of 12.72%



CHAPTER – IV

CUSTOMER SATISFACTION OF THE BANK AFTER DIGITALIZATION ANALYSIS OF B D C BANK LTD HOSPET BELLARY &VIYANAGAR

4.1 Introduction

Core Banking Solution (CBS) is the networking of bank branches, which allows customers to manage their accounts, and use various banking facilities from any part of the world.

In simple terms, there is no need to visit your own branch to do banking transactions. You can do it from any location, any time. You can enjoy banking services from any branch of the bank which is on the CBS network regardless of the branch you have opened your account.

For the bank which implements CBS, the customer becomes the bank's customer instead of the customer of a particular branch.

Execution of Core banking system across all branches helps to speed up most of the common transactions of bank and customer. In Core banking, all branches access banking applications from a centralized server which is hosted in a secured datacenter.

Banking software/application performs basic operations like maintaining transactions, the balance of withdrawal & payment, interest calculations on deposits & loans, etc. This banking application is deployed on a centralized server & can be accessed using the internet from any location.

NEED OF CBS

Nowadays, the use of Information Technology (IT) is a must for the survival & growth of any organization and the same applies to the banking industry also. By using IT in any industry, banks can minimize the operation cost; also banks can offer products & services to customers at competitive rates.

CBS is required

To meet the dynamically changing market & customer needs.

To improve & simplify banking processes so that bank staff can focus on sales & marketing stuff.

Convenience to customers as well as banks.

To Speed up the banking transactions.

To expand presence in rural & remote areas.

Basic elements of CBS that helps customers are

Internet Banking

Mobile Banking

ATM

POS & kiosk systems

Fund Transfers - NEFT, RTGS

Benefits of Core banking

Core banking solutions are beneficial to both banks as well as customers.

A] Benefits For Customers

Quicker services at the bank counters for routine transactions like cash deposits, withdrawal, passbooks, statements of accounts, demand drafts, etc.

Anywhere banking by eliminating branch banking.

Provision of banking services 24 X 7.

Fast payment processing through Internet banking, mobile banking.

Anytime anywhere banking through ATMs.

All branches access applications from central servers/datacenter, so deposits made in any branch reflect immediately and the customer can withdraw money from any other branch throughout the world.

CBS is very helpful to people living in rural areas. The farmers can receive e-payments towards subsidy etc. in their account directly. Transfer of funds from the cities to the villages and vice versa will be done easily.

B] Benefits For Banks

Process standardization within bank & branches.

Retention of customers through better customer service.

Accuracy in transactions & minimization of errors.

Improved management of documentation & records – having centralized databases results in quick gathering of data & MIS reports.

Ease in the submission of various reports to the Government & Regulatory boards like RBI.

Convenience in opening accounts, processing cash, servicing loans, calculating interest, implementing changes in policies like changing interest rates, etc.

Hence by considering all these factors The Bellary DCC Bank introduced The total CBS system on 09-06-2014, Since they keep updating their services to face the challenges and competition, as because of as they are new to this plot farm they take some little interval to introduce all new trendy services.to check the quality of the services and reliability of the customer I made the

survey to analysis of the customer satisfaction of the bank after digitalization of BDCC BANK LTD Hospet, Bellary & vijayanagara district. For analysis I made the survey through Google Sheet to collect the opinion of the bank customers I choose all type of customers of the bank like

- Government Teacher
- Famers
- Bank staff
- Public

The specimen of questionnaire Google Sheet form as below.

Bellary district cooperative central bank ltd Hospet, Vijayanagar and Bellary.

This survey is regarding the customer level of satisfaction achieved by the Bank before and after its digitalization of Banking Services.

- 1) Name of the respondent Customer:
- 2) Contact Number of the respondent Customer:
- 3) For the past how many years are you using the Banks services? (please specify years in Numbers)
- 4) What Kind of Account do you Maintain in The Bdcc Bank Ltd Hospet
 - b) Current
 - c) Savings
 - d) Loan
 - e) Demand
- 5) Which Mode of services do you prefer in Banking Sector ?
 - a) Computerized
 - b) Manual Mode

6) Which Online service do you prefer more in bank?

- a) ATM
- b) CTS
- c) NEFT/RTGS
- d) IMPS
- e) UPI

7) On a scale of 1 to 5 please mention your level of satisfaction ?

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

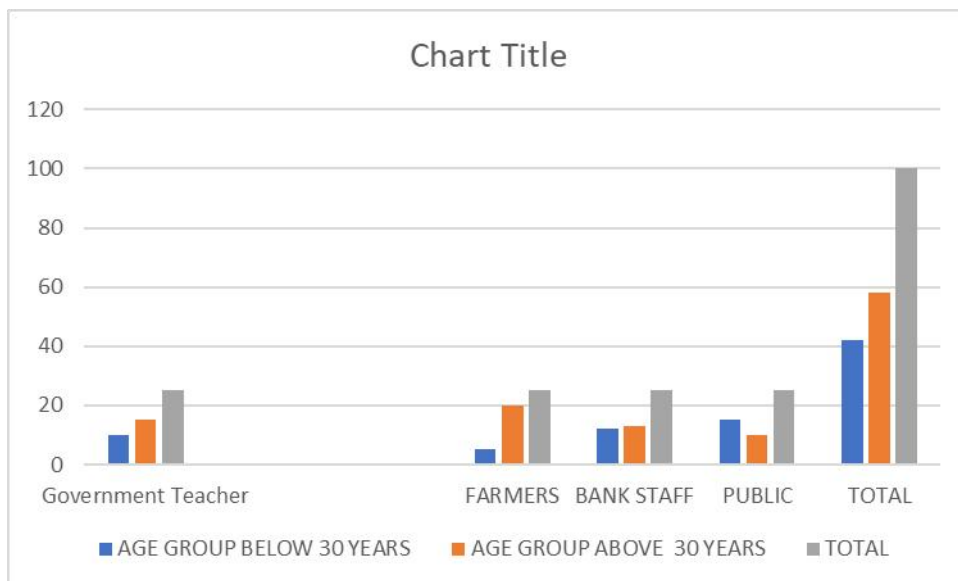
8) Please suggest any other ways by which Bank can serve you more better ?

For the survey of Evaluate the Growth and Customer satisfaction of the Bank after Digitalization A- case study we collected 100 samples or opinion from 4 different types of customer of the bank to analyse the growth of banking financial position by comparing before and after digitalisation of banking activities and the level of satisfaction of the customer for introducing the CBS or digitalization of banking services to analyse and overcome the challenges and upgrade the quality of the all kind of services given by bank. Therefore, an attempt is made to analyse as below

4.2 This survey is regarding the customer level of satisfaction achieved by the Bank before and after its digitalization of Banking Services.

The Age Group And Sector /Type of Customers chosen for survey

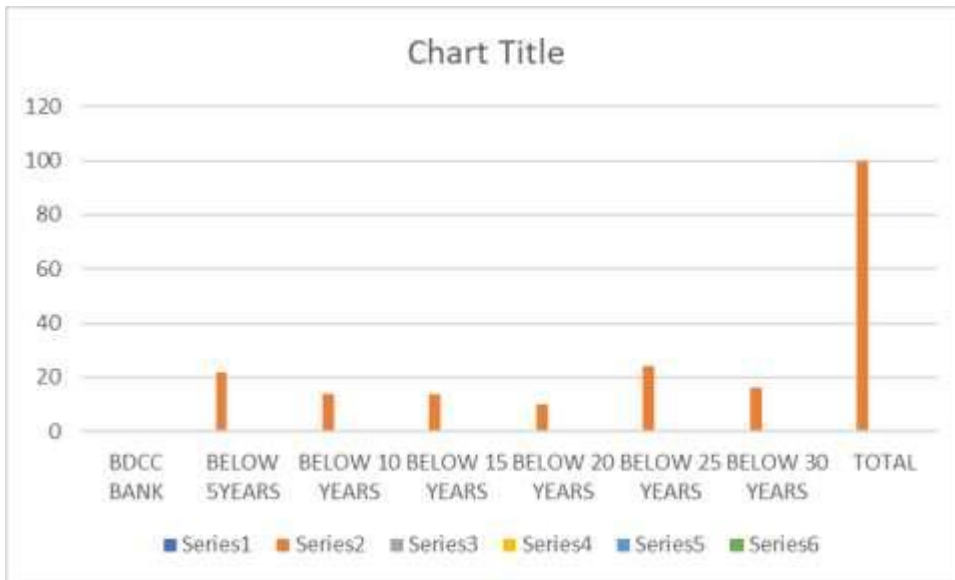
TYPE OF COSTUMER	AGE GROUP BELOW 30 YEARS	AGE GROUP ABOVE 30 YEARS	TOTAL
Government Teacher	10	15	25
FARMERS	5	20	25
BANK STAFF	12	13	25
PUBLIC	15	10	25
TOTAL	42	58	100



4.3 The Aging Of Accounting In The Bank

BDCC BANK HOSPET	BELOW 5 YEARS	BELOW 10 YEARS	BELOW 15 YEAR	BELOW 20 YEARS	BELOW 25 YEARS	BELOW 30 YEARS	TOTAL
RESPONDENT CUSTOMER DETAIL	22	14	14	10	24	16	100

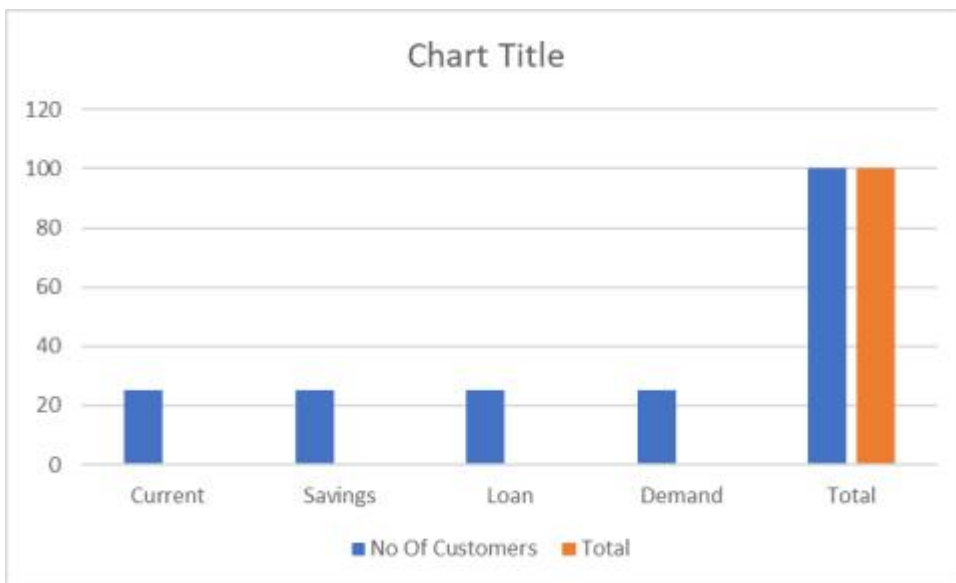
To analyse the satisfaction level of the bank customer we undertake the survey to all aging accounting of customer to know exact outcome of the survey the young generation people don't like the traditional banking system they more attract to digital transaction hence I consider all the age of accounting customer. Out of 100 customer there are 40 customers are having account since more than 25 years, 60 customers are having account since below 25 years the survey is taking equal ratio of customer to analyse the nearest outcome.



4.4 Type Of Account Holder Involved In Survy For Analyse The Satisfaction Level of Bank Customer

Type Of Customer	Current	Savings	Loan	Demand	Total
No Of Customers	25	25	25	25	100
Total					100

The all type of customers are equally important to the any financial institution and the same thing satisfaction of all type of customers is also equally important hence here taken all category of customers equally in survey to analyse the perfect feedback and suggestion from the group of people.

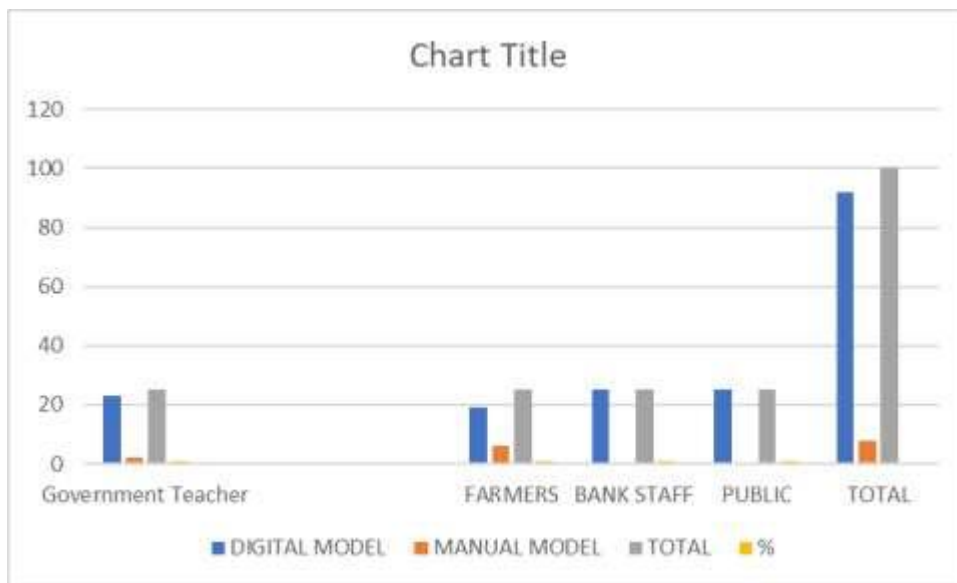


4.5 The Kind Of Service Do Prefer By BDCC Bank Ltd Hospet, Bank Customers.

TYPE OF	DIGITAL MODEL	MANUAL	TOTAL	
---------	---------------	--------	-------	--

CUSTOMER		MODEL		
Government Teacher	23	2	25	92%
FARMERS	19	6	25	76%
BANK STAFF	25	0	25	100%
PUBLIC	25	0	25	100%
TOTAL	92	8	100	

This analysis shows the significance of the digital platform services requirement in banking sector in out of the 100 customers only 8 customers wish to continue in manual mode of transactions that too farmers are like the manual due to illiteracy or lack of availability of infrastructure available to them to use the online facilities hence this survey clearly explains the importance and dependency of the digital services in banking sector.

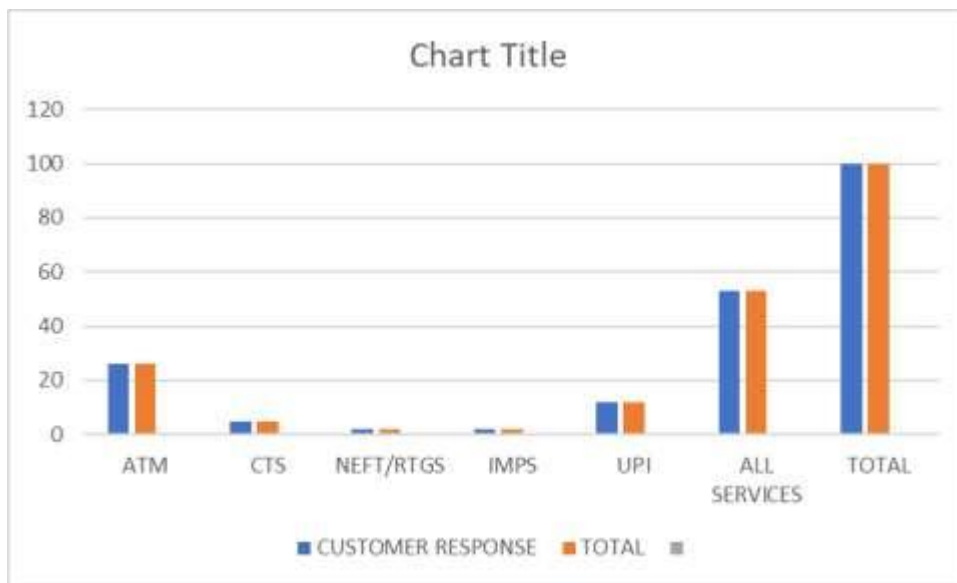


4.6 The Which Digital Service Do Prefer By Bank Customer.

	ATM	CTS	NEFT/RTGS	IMPS	UPI	ALL SERVICES	TOTAL

CUSTOMER RESPONSE	26	5	2	2	12	53	100
TOTAL	26	5	2	2	12	53	100

This is the one of the Amazing response from the Bdcc Bank Ltd Hospet Customers, that we make questioner which online service is most essential in the digital banking services the more than 50% of the customers are willing to retain all types of digital services to operate even though all services are chargeable. The survey shows significance of the digitalization in any financial sector is most essential.

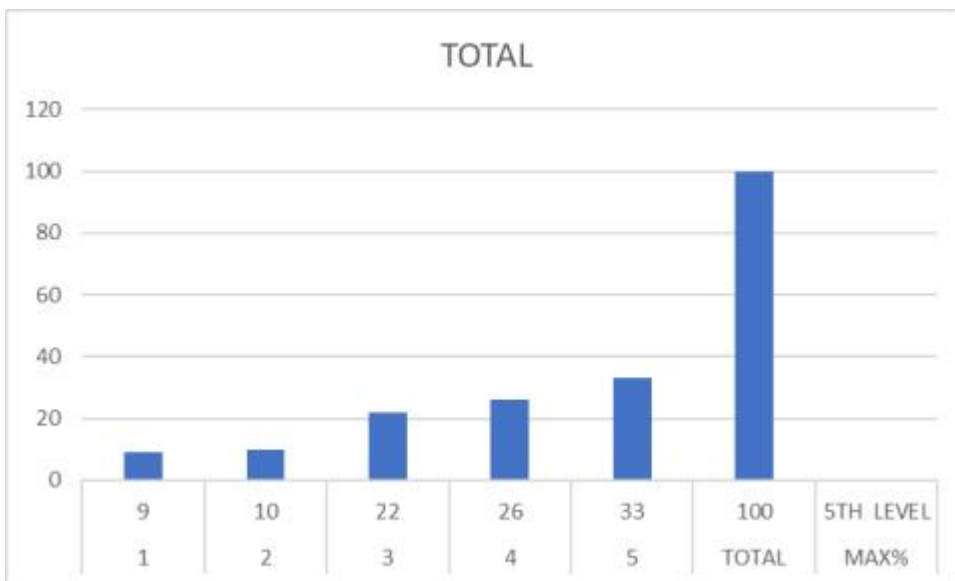


4.7 On the Scale of 1 to 5 The Customer mentioned level of satisfaction.

LEVEL	OF	1	2	3	4	5	TOTAL	MAX%
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SATISFACTION							
CUSTOMER RESPONSE	9	10	22	26	33	100	5 TH LEVEL
TOTAL	9	10	22	26	33	100	

In scale of satisfaction level of the Bank Customer questioner the 5 grade level of satisfaction is got most response from the customer as 33 % it shows the quality service rendering by the BDCC Bank Ltd Hospet to its customers good this is they introduced CBS Module in 2014 they reached the top level of grade in service. But the same time they got 41 % polling to below average grade here they have to take care in which format they are failed.



CHAPTER – V

SUMMARY, FINDINGS AND CONCLUSIONS

5.1 Summary

In this chapter, summaries of the foregoing chapters and the broad conclusions emerged from the analysis have been furnished and formed the policy implications. The present study makes an attempt to understand the impact of digitalization on growth of the BDCC BANK LTD HOSPET & customer satisfaction in service, lending different types of loans in their area of operation and identify the reasons for differential performance in before and after digitalization of the Bank.

The study presents the analysis based on secondary data collected from BDCC BANK Ltd Hospet, Bellary & Vijayanagar District Karnataka during the period from 2019-2020 and 2020-2022. Business activities, analysis of growth, performance, and profitability has been studied during the study period. Primary data analysis is also done based on primary information collected from 100 different customers of BDCC BANK LTD HOSPET in the year 2022-23. The education qualification, experience in cooperative sector, and involvement in board meetings leads to quick and quality decisions for developmental and to implement productive business activities.

The objective of the analysis was to understand the Growth of BDCC BANK LTD HOSPET & customer satisfaction in service. The analysis was carried out through comparison, difference, responses, Google Sheet secondary data, secondary data.

5.2 Findings

1. The growth rate of membership in Bdcc bank hospet is increased consistently, growth is increasing lesser rate of annual growth.
2. The positive sign for the Bdcc Bank Ltd, but efforts are required to attract the greater number of Membership for betterment of growth in share capital and development of the Bdcc Bank Ltd Hospet. But higher growth rate in share capital of Bdcc Bank Ltd compared to before and after digitalization.
3. Compound Annual Growth Rate in Deposits of Bdcc Bank Hospet is increased and increasing year after year higher rate compared to previous years is high and it increasing at higher rate of growth.
4. There is a significance growth in Bdcc Bank Ltd Hospet in respect to Membership, KCC Loans, Agriculture Medium Term Loans, Non Agriculture Medium Term Loans, Loan Outstanding, and Profits.
5. There are markable growth in Bdcc Bank Ltd Hospet in respect to Share capital collection due to increase in farmer membership increased in share capital it leads to create capital to organisation to carry over the business without borrowings from Govt.
6. There is a significance growth in Bdcc Bank Ltd Hospet in respect to Membership, Non Agriculture Medium Term Loans.
7. The huge change in making profit year by year in Bdcc Bank Ltd Hospet is remarkable progress of the Bank after pandemic organisation is back to farm and huge profit increased when compare to 2019-20 to 2020-2021.

8*The Bank introduced the CBS system on 09.06.2014 and its first ATM was inaugurated on 19.11.2020

in Hospet and also introduced UPI in 2023 there is noticeable growth in digitalization of banking services.

- 9 The Bank installed 17 ATM upto now across the Bellary and Vijayanagar District means their area of operation.
- 10 The Bank as taken more progressive step that to reach the Bank digital services to rural people they operating 2 MOBILE ATM VANS by this van they accept deposit and bills allow farmers to withdraw their money through ATM.

5.3 Conclusion

Apart from the collection of secondary and primary data from BDCC BANK LTD HOSPET and interaction with officials and board of directors of The BANK have thrown more light on the actual operations of the Bank head office and as well branches and ATMS . B D C C B A N K doing better business because of chairperson of the board. The chairperson of the board is Sri Anand Singh , and vice president Sri Thippeswamy G all board persons and CEO of The Bank Sri Harish B H doing diversified business activities of agriculture and non agriculture loans digitalization of banking service , taking care of employees to create belongingness, promotion of SHGs group and various types of non-agriculture loans for its members. T he result is also reveals that in case of BDCC BANK LTD HOSPET adopted to do the diversified lending operations and importance given to the customer needs and betterment of services by adopting latest technology and digitalization they maintaining good own office building at 90 % of bank branches by this they creating guarantee in customer and promoting there service through 2 Mobile vans . Based on the analysis there is significance difference between the before and after digitalization of Bank service on their business operations.

5.4 Suggestions.

The following suggestions are made based on the study. While some of the suggestions are

aimed to improving the operational efficiency are aimed at improving the business diversifications in order to make the BDCC BANK LTD Hospet more competitive in open economy.

1. BDCC BANK LTD should concentrate to reduce loan outstanding growth and they should make more efforts for earning more profits.
2. BDCC BANK LTD should offer Training to employees to improve their operation skills. Training modules should include information about macro policies and management techniques.
3. BDCC BANK LTD hospet should put efforts on mobilisation of more owned funds
4. BDCC BANK LTD efforts should made to assess the adequate of interest spread to make financially viable.
5. BDCC BANK LTD is timely adopted the technology they need to maintain consistency in their services to serve better and retain existing customers.
6. BDCC BANK LTD should introduce Internet banking by attracting some good business persons and institutions to match the expenses of the service.
7. BDCC BANK LTD should adopt some more safety measure to protect the servers and secrecy of the bank from hackers.
9. BDCC BANK LTD should attract more young customers and business group of peoples to increase the valume of business if business increase profit increses same way there will be scope for providing more services to all existing and new customers.
10. BDCC BANK LTD should execute all their existing business plans in time and adopt the new trends or technology in real time to maintain consistency in business growth and face challenges in this competitive world and stand as a leader in market.
