

PERFORMANCE EVALUATION OF DCCBS IN MAHARASHTRA - A STUDY

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Abstract A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Cooperative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.) Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance. Present paper attempts to examine the growth of DCCBs in Maharashtra through selective indicators, it analyzes the Deposits, Credits and C/D Ratios of DCCBs. This paper also studies the growth of investment, working Capital and Cost of Management position in DCCBs. To achieve the objectives of the paper data has been collected from various secondary sources and analyzed by using various statistical tools.

KEYWORDS: Credit, Deposit, Cooperative Bank, District Central Cooperative Banks (DCCBs), Interest

1. INTRODUCTION:

A co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Co-operative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.) Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance. In most countries, they are supervised and controlled by banking authorities and have to respect prudential banking regulations, which put them at a level playing field with stockholder banks. Depending on countries, this control and supervision can be implemented directly by state entities or delegated to a co-operative federation or central body. Co-operative banking is retail and commercial banking organized on a co-operative basis. Co-operative banking institutions take deposits and lend money in most parts of the world. Cooperative banking, includes retail banking, as carried out by credit unions, mutual savings and loan associations, building societies and co-operatives, as well as commercial banking services provided by branch-banking type, while the co-operative banking structure is a three tier federal, The establishment of central cooperative banks (DCCBs) at the district level was to serve as a link between the ultimate credit disbursing outlets, viz., Primary Agricultural Credit Societies (PACS) at the base level, District Central Cooperative Banks (DCCB) at the intermediate level and State Cooperative Banks (SCB) at the apex level

2. REVIEW OF LITERATURE

Enugandula et al. used different financial ratios to evaluate performance of Karimnagar District co-operative central bank, Andhra Pradesh, and he concluded that the Bank had not maintained a reasonable level of solvency position and was unable to cover its medium and long time obligations. The credit deposit ratio declined which indicated a better deposit mobilization. The gross ratio for the study period was 108.8, which reflected a higher level of expenditure over the gross income leading to losses for the bank. The net worth decreased over the years and the net capital ratio was unity indicating that the assets of the bank were not sufficient to cover its liabilities

C.R. REDDY, has conducted a survey on "Working of the Primary cooperative agricultural Development Banks. He expressed the view that linking of credit with marketing of crops is an essential ingredient in supervision and follow up action. It safeguards against overdues

Dr. C. S. Rathod attempted to study the "Management of Cooperative Banks" which dealt with the management of CCB: Gujarat. **Dr. J. H. Mohite** attempted to study the "Management of Cooperative Banks" which dealt with the management of CCB: cooperative banks. A study titled "performance of Cooperative banks in supply of loans to farmers in Karnataka" was undertaken by **S. B. Kulkarni** and Sri N.L. Kale with the objective to know the performance of different cooperative Banks in re

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