

The Performance Evaluation of District Central Cooperative Banks in Maharashtra State

MOHITE BHAGWAN HANAMANT* &
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Abstract


A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of the bank. The cooperative banks are often created by persons belonging to the same local or professional community while sharing a common interest. The cooperative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.). These banks differ from stake-holder banks through their organization, their goals, values and governance model. The present paper attempts to examine the growth of DCCBs in Maharashtra through selective indicators. It also 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. The data has been collected from various secondary sources and analyzed by using various statistical tools.

1. Introduction

A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. The cooperative banks are often created by persons belonging to the same local or professional community while sharing a common interest.

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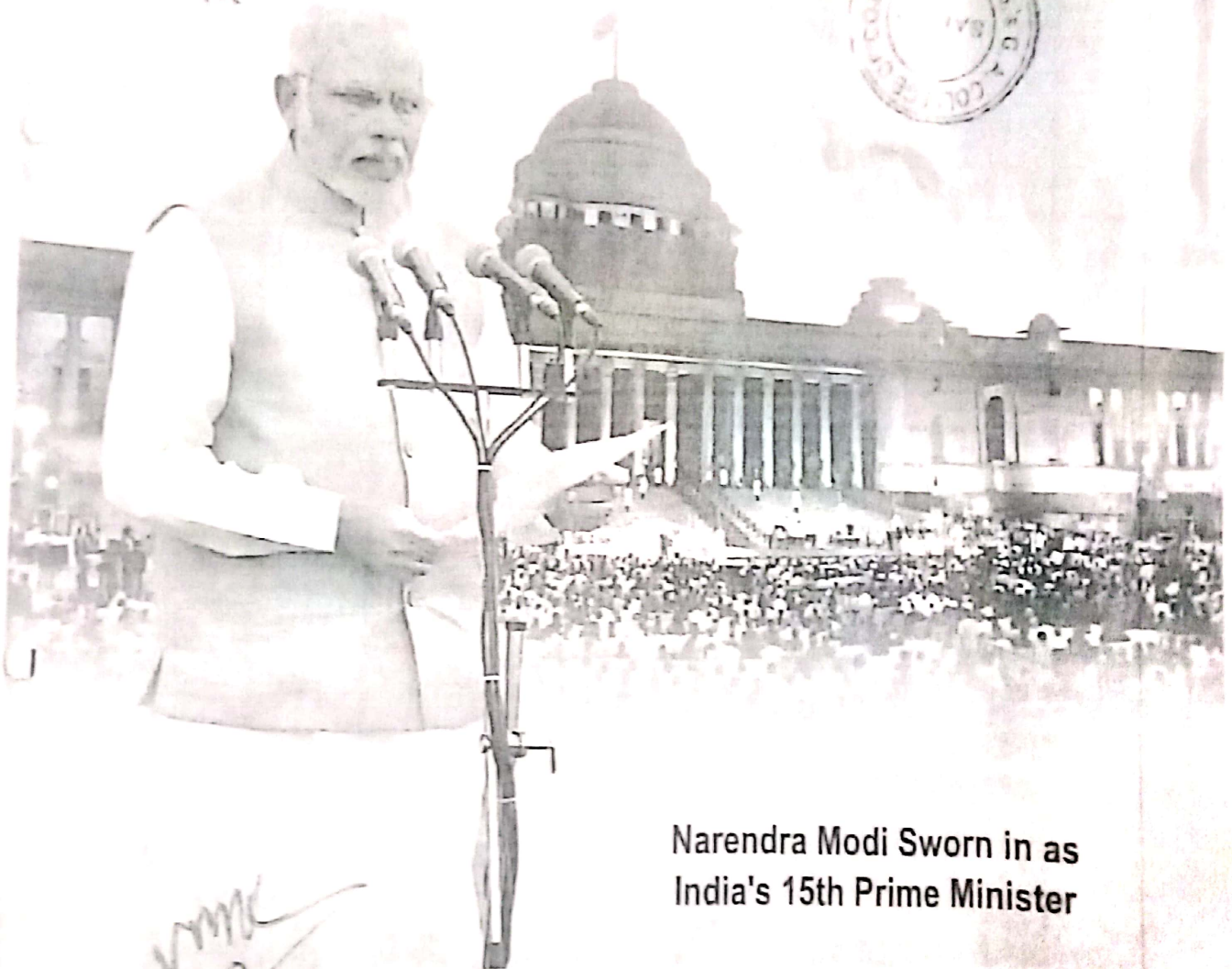
VOL. 207
APRIL-JUNE 2014



COUNTRY CODE II
ISSN-0025-0430

THE MAHARASHTRA CO-OPERATIVE QUARTERLY

Handwritten: 17/7/14



Narendra Modi Sworn in as
India's 15th Prime Minister

Publication of

The Maharashtra Rajya Sahakari Sangh, Pune

5/B, J. Road, Pune 411 001 ☎ 26122640 / 26129584 Fax : 020-26119033

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**The Maharashtra
Co-operative
Quarterly**

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No. 19
APRIL - JUNE 2014

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Publication of
THE MAHARASHTRA RAJYA SAHAKARI SANGH LTD.

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