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**ANALYSIS OF URBAN COOPERATIVE BANKS IN AHMEDNAGAR
DISTRICT AS PER ANNEXURE 'A'**



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Introduction

As per directives given by the Registrar and Commissioner of Co-operative Societies, Maharashtra State, Annexure 'A' is obligatory to publish in the annual report of urban co-operative banks. This information helps the members and other parties to understand their Banks at a glance. The analysis of 19 UCBs in the district is studied. More points are there in this Annexure 'A', only 9 important points are covered in this research paper. For this research, the annual reports of all these UCBs are collected for the financial year 2015-16. Thus the primary data is collected and then classified. Following are the findings of the research.

Table No. 1**Details as per Annexure 'A' of UCBs in the Ahmednagar district 31/3/2016**

Sr. No.	Name of the UCBs	No. of Regular Members	No. of Nominal Members	Paid up Capital (Rs. in Lakhs)	R.Fund (Rs. in Lakhs)	Deposits (Rs. in Crores)	No. of Depositors	Loans (Rs. in Crores)	No. of Borrowers
1	Nagar Urban Co-op. Bank Ltd.	93402	18580	1291	2118	777.91	202009	551.51	66459
2	Pravara Co-op. Bank Ltd.	11388	2640	596	553	344.17	126578	178.04	8491
3	Bhingar Urban Co-op. Bank Ltd.	9452	1744	279	862	138.41	39620	94.96	13908
4	B.T. Amrutvahini Co-op. Bank Ltd.	6004	1586	349	270	124.97	41308	76.94	2117
5	Ashok Co-op. Bank Ltd.	7398	1146	421	344	103.83	37050	68.31	2910
6	Kopargaon Peoples' Co-op. Bank Ltd.	4432	4373	262	1105	180.06	70672	102.46	6063
7	Sangamner Merchants Co-op. Bank Ltd.	4925	995	368	312	191.61	46944	120.80	4865
8	Devyani Urban Co-op. Bank Ltd.	3016	122	100	137	19.79	17994	9.51	295
9	Shri Rukmini	2737	187	128	461	53.70	31674	36.08	5972

	Co-op. Bank Ltd.								
10	Matoshri Mahila Sah. Bank Ltd.	1566	315	37	14	3.29	4836	2.05	271
11	Mula Co- op. Bank Ltd.	2223	518	67	102	36.51	15119	22.75	2631
12	Ambika Mahila Co-op. Bank Ltd.	5362	2256	72	270	37.48	20367	23.88	4952
13	ANagar Shahar Sahakari Bank Ltd.	22969	4449	1046	715	380.41	95961	261.96	11577
14	A.D.P.T. Co-op. Bank Ltd.	10551	3427	2140	1071	390.21	96739	294.58	8488
15	Shri Swami Samarth Co-op. Bank Ltd.	4288	813	215	519	56.12	25934	32.39	3050
16	ANagar Merchant's Co- op.Bank Ltd	6550	12424	864	1750	653.15	126713	436.52	19167
17	Parner Taluka Sainik Sahakari BankLtd.	9662	1751	208	17	47.43	36599	31.31	2129
18	Gautam Co-op. BankLtd.	16587	1649	399	233	57.73	34844	33.77	3522
19	Jamkhed Merchant's Co-op. Bank Ltd	4537	537	70	67	9.50	7986	6.42	1080

(Source : Secondary data compiled from annual reports of the UCBs)

a) **Number of regular members:**

Table No. : 2

Classification of the UCBs as per number of regular members:

Number of regular members	Number of banks	Percentage
Less than 5000	08	42.11
From 5001 to 10000	06	31.58
From 10001 to 20000	03	15.79
From 20001 to 30000	01	5.26
More than 30000	01	5.26
Total	19	100

Findings:

- Out of 19 banks, 42.11 % banks' number of regular members is less than 5000, 31.58 % banks' have from 5001 to 10000, 15.79 % banks have from 10001 to 20000, 5.26 % banks have from 20001 to 30000 and just 5.26 % banks have more than 30000.
- Majority banks' number of members is less than 10000.
- Nagar Urban Co-operative Bank has highest number of regular members of 93402.
- Matoshri Mahila Co-operative Bank Ltd. has lowest number of members of 1566.
- The total of regular members of all UCBs in Ahmednagar district on 31/3/16 was 227049.

Interpretation:-

The regular members are the foundation of each co-operative society. They contribute the capital, on which the business of the society is completed. More the number of members, higher is the amount of capital and higher the number of members, more is the popularity of the UCB.

b) **Number of nominal members:**

Table No. : 3

Classification of the UCBs as per number of nominal members:

Number of nominal members	Number of banks	Percentage
Less than 1000	07	36.84
From 1001 to 2000	05	26.32

From 2001 to 3000	02	10.53
From 3001 to 4000	01	5.26
More than 4000	04	21.05
Total	19	100

Findings:

- Out of 19 banks, 36.84 % banks' number of nominal members is less than 1000, 26.32 % banks' have from 1001 to 2000, 10.53 % banks have from 2001 to 3000, 5.26 % banks have from 3001 to 4000 and just 21.05 % banks have more than 4000.
- Majority banks' number of nominal members is less than 4000.
- Nagar Urban Co-operative Bank has highest number of nominal members of 18580.
- The total of nominal members of all UCBs on 31/3/16 was 59512.

Interpretation:-

The nominal members are not the regular or general members of these UCBs. The regular members enjoy all rights of UCBs. As per Maharashtra State Co-operative Act 1960 and byelaws of the banks they can accept nominal members. These members get nominal membership for availing loan facility. Once their loan is repaid they are no more the members of the banks. These members do not get any dividend from the bank. They cannot participate in the management of the banks. But due to them these UCBs get more income.

c) Amount of paid up capital:

Table No. :4

Classification of the UCBs as per amount of paid up capital:

The amount of paid up capital (In lakhs of Rs.)	Number of Banks	Percentage
Less than 100	05	26.32
From 101 to 500	09	47.36
From 501 to 1000	02	10.53
More than 1000	03	15.79
Total	19	100

Findings:

- Out of 20 banks, 26.32 % banks’ amount of paid up capital is less than Rs.100 lakhs, 47.36 % banks’ have from Rs. 101 to 500 lakhs,10.53 % banks have from Rs.1501 to 1000 lakhs and just 15.79 % banks have more than Rs.1000 lakhs.
- Majority banks amount of paid up capital is less than Rs.500 lakhs.
- Ahmednagar District Primary Teachers Co-operative Bank Ltd has highest amount of paid up capital of Rs. 2140 lakhs.
- Matoshri Mahila Co-operative Bank Ltd. has lowest amount of paid up share capital of Rs. 37 lakhs.
- More the number of members, greater is the amount of capital.

Interpretation:-

The capital is the lifeblood of any business organization. The co-operative banks are also business organization so also they need capital. This capital is raised with the help of shares purchased by the regular members. The capital raised with the help of shares is called as owned capital. The amount, which is actually paid by the members, is known as paid up capital. This amount cannot be more than the authorized capital.

d) Reserve and other funds:

Table No. : 5

Classification of the UCBs as per amount of reserve fund:

The amount of funds: (In lakhs of Rs.)	Number of banks	Percentage
Less than 500	11	57.89
From 501 to 1000	04	21.05
From 1001 to 1500	02	10.53
More than 1500.	02	10.53
Total	19	100

Findings:

- Out of 20 banks, 57.89 % banks’ amount of reserve fund is less than Rs.500 lakhs, 21.05 % banks’ have from Rs.501 to 1000 lakhs,10.53 % banks have from Rs.1001 to 1500 lakhs and 10.53 % banks have more than Rs.1500 lakhs.
- Majority banks’ amount of reserve fund is less than Rs.1500 lakhs.

- Nagar Urban Co-operative Bank Ltd has highest amount of reserve fund of Rs. 2118 lakhs.
- Matoshri Mahila Co-operative Bank Ltd. has lowest amount of reserve fund of Rs. 14 lakhs.

Interpretation:-

The amount of reserve fund is also one of the important internal sources of the capital. As per co-operative act every co-operative society / bank has to transfer 25 % of net profit to reserve fund every year. This amount is a protecting wall for co-operatives.

e) **The amount of deposits:**

Table No. : 6

Classification of the UCBs as per amount of deposits:

The amount deposits (In Crores of Rs.)	Number of banks	Percentage
Less than 100	09	47.36
From 101 to 200	05	26.32
From 201 to 300	00	00.0
More than 300.	05	26.32
Total	19	100

Findings:

- Out of 19 banks, 47.36 % banks' amount of deposits is less than Rs.100 crores, 26.32 % banks' have from Rs.101 to 200 crores and 26.32 % banks have more than Rs. 300 crores.
- Majority banks' amount of deposits is less than Rs.200 crores.
- Nagar Urban Co-operative Bank Ltd has highest amount of deposits of Rs. 777.91 crores.
- Matoshri Mahila Co-operative Bank Ltd. has lowest amount of deposits of Rs.3.29 Crores.
- Total deposits in these banks on 31/3/16 were Rs. 3606 Crores.

Interpretation:-

To accept various types of deposit is the main function of the Urban Co-operative banks. As per their ability every bank tries to collect maximum amount of deposits by giving maximum interest possible.

f) Number of depositors:

Table No. : 7

Classification of the UCBs as per number of depositors

Number of depositors	Number of banks	Percentage
Less than 20000	04	21.05
From 20001 to 40000	07	36.84
From 40001 to 60000	02	10.53
More than 60000	06	31.58
Total	19	100

Findings:

- Out of 19 banks, 21.05 % banks number of depositors is less than 20000, 36.84 % banks have from 20001 to 40000, 10.53 % banks have from 40001 to 60000 and 31.58 % banks have more than 60000.
- The total number of depositors of all UCBs in the district as on 31st March 2016 was 1078947.
- Nagar Urban Co-operative bank has highest number of 202009 Depositors.
- Matoshri Mahila Co-operative Bank Ltd. has lowest number of depositors i.e. 4836.

Interpretation:-

The number of depositors for any bank is very important. The UCBs in Ahmednagar city have more number of depositors. This number varies from bank to bank.

g) Amount of loans distributed.

Table No.: 8

Classification of the UCBs as per loans distributed:

Amount of loans (In Crores of Rs.)	Number of banks	Percentage
Less than 100	12	63.15
From 101 to 200	03	15.79
From 201 to 300	02	10.53
More than 300	02	10.53
Total	19	100

Findings:

- Out of 19 banks, 63.15 % banks' amount of loans is less than Rs.100 crores, 15.79 % banks' have from Rs. 101 to 200 crores, 10.53 % banks have from Rs.201 to 300 crores and 10.53 % banks have more than Rs. 300 crores.
- Majority banks' amount of loans is less than Rs.200 crores.
- Nagar Urban Co-operative Bank Ltd has highest amount of loans of Rs. 511.51 crores.
- Matoshri Mahila Co-operative Bank Ltd. has lowest amount of loans distributed of Rs. 2.05 lakhs.

Interpretation:-

The amount received in the form of deposits is used for supplying loans and advances to the members. These loans include secured and non secured loans.

h) Number of members who are borrowers :

Table No. : 9

Classification of the UCBs as per number of borrowers:

Number of borrowers	Number of banks	Percentage
Less than 5000	11	57.89
From 5001 to 10000	04	21.05
From 10001 to 15000	02	10.53
More than 15000	02	10.53
Total	19	100

Findings:

- Out of 19 banks, 57.89 % banks have supplied loans to less than 5000 members, 21.05 % banks have from 5001 to 10000, 10.53 % banks have from 10001 to 15000 and 10.53 % banks have more than 15000.
- The total number of members who have taken loans from all UCBs in the district as on 31st March 2015 was 167947.
- 3. Nagar Urban Co-operative bank has highest number of 66459 members who have taken loans.

- Matoshri Mahila Co-operative Bank Ltd. has lowest number of members who have taken loan and the number was 271.

Interpretation:-

The regular members as well as nominal members get loans from the UCBs. This number varies from bank to bank.

i) Classification of borrowers of all UCBs in Ahmednagar district:

Table No. 10

Classification of borrowers of all UCBs

Members		Borrowers	
Types	Numbers	Numbers	Percentage
Regular	227049	108435	47.75
Nominal	59512	59512	100
Total	286561	167947	58.61

Findings:

- The total number of members of all UCBs in Ahmednagar district on 31st March 2016 was 286561, out of that the number of regular members was 227049 and nominal members was 59512.
- Out of 227049 regular members, 47.75 % members have availed the facility of loans from their respective banks, where as 100% nominal members have availed this facility of loans of these UCBs.
- All nominal members become the members of these banks to avail the loan facility.
- Out of 286561 total members of all UCBs in Ahmednagar district, 58.61 % members have availed the loans from these UCBs.