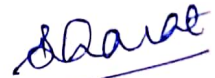


Appendix –I

Objectives of the Research:

The objectives of the present study are as follows:

1. To study the history and development of urban co-operative banks in district.
2. To assess & make comparative study of the financial strengths and weaknesses of urban co-operative banks in Ahmednagar district.
3. To study the problems of customers and employees of UCBs in the district.
4. To study the problems being faced by the UCBs in the district.
5. To give suggestions and recommendations with a view to improve the financial strengths and working system of UCBs in general with particular reference to Ahmednagar district.



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Appendix – II

General Findings:

The Primary data was collected from managers, directors, members, employees and customers and secondary data collected from the annual reports of UCBs and other sources. The important findings of this research work have been summarized as follows:-

1. Majority USBs have employees less than 100.
2. More than 50 % UCBs s have started core banking facility for the customers.
3. 85 % UCBs have been established after independence.
4. Just 10 % UCBs have got status of Scheduled Bank.
5. Almost all UCBs' Capital to Risk Asset Ratio was more than 9 %.
6. 68.42 % banks have NPA of 0 %, which is very good for those banks.
7. 73.69 % banks' amount of paid up capital is less than Rs. 500 lakhs.
8. Majority banks' interest income is more than 90 %.
9. Majority banks' interest income is more than 90 %.
10. Majority banks' business per employee is less than Rs.100/- lakhs, and just one bank i.e. 5.26 % banks have more than Rs. 200/- lakhs.
11. Net profit per employee, majority banks, including loss of three banks, have from Rs. 1/- to 2/- lakhs and just 10.53 % banks have more than Rs. 4/- lakhs.
12. The Assets Utilization ratio of majority banks is less than 13 % and just 5.26 % banks have more than 13 %.
13. Majority UCBs's net profit to total income is less than 15% and 10.53 % banks more than 15 %.
14. 89.47 % banks' amount of reserve fund is less than Rs. 1500 lakhs and 10.53 % banks have more than Rs.1500 lakhs.2. Majority banks' amount of reserve fund is less than Rs.1500 lakhs.
15. Majority banks' amount of deposits is less than Rs.200 crores.
16. Majority banks' amount of loans is less than Rs.200 crores.
17. 89.47 % banks have supplied loans to less Rs. 15000 and 10.53 % banks have more than 15000.
18. 84.21 % banks' amount of net profit is less than Rs. 200 lakhs.

Conclusions:

a) Conclusions regarding Employees:

1. Majority UCBs have adopted advertisement method for appointment of Employees. More than 50 % banks have appointed less than 50 employees.

- 2 All UCBs in the district give proper in-service training to the employees. All employees get leave as required and get promotions if vacancies are there.
3. Majority banks' salary per employee is less than Rs.10000/-.
4. These UCBs cannot compete with nationalized and private sector banks in the amount of salary given.

b) Conclusions regarding General and banking services:

1. Maximum banks have their own building.
2. Core Banking requires huge amount and majority banks cannot afford this amount, so that they have not started this facility.
3. Majority banks don't have ATM facility. But in future course of time, for the survival of the banks in the competition, these banks have to adopt this facility.
4. Franking is one of the sources of non interest income to the banks but majority UCBs don't have this facility.
5. Majority banks have been established after independence.
6. Majority banks have more than one district area of operation.
7. Majority banks of the district have adopted branch banking system.
8. Majority banks in the district are having less than ten branches.
9. These banks are started by the people of different classes.

c) Conclusions regarding Prudential Norms

1. The CRAR of maximum UCBs is more than 9 %. This is very healthy feature of these banks.
2. Maximum UCBs have NPA less than 10 % which shows good administration of those banks.
3. Interest on loans and investments is the most important income source for the banks. The more is interest income; greater is the profit to the banks.
4. All UCBs have very less amount of non interest income.

5. Business per employee of majority banks varies from Rs. 10 to Rs. 200 lakhs.
6. Majority UCBs' amount of net profit is less than Rupees one lakh.
7. Generally higher is the asset utilization (A.U.) ratio better is performance of the assets of the banks. Majority banks AU ratio is very good.
8. Majority banks' interest income is more than 90 %. It shows that maximum banks generate income from loans and advances and investments.
9. As per RBI's instructions CD ratio of the urban co-operative banks must be maintained at 60 % and 85 % banks have maintained this ratio.

d) Conclusions regarding Annexure 'A' of Co-op. Dept.


1. Very few banks' number of members is more than 10000.
2. Maximum banks' amount of reserve fund is less than Rs.800 lakhs.
3. Very few banks' amount of deposits is more than Rs.100 Crores.
4. Majority banks' amount of loans is less than Rs 100 Crores.
5. Majority banks' amount of investment is less than Rs.1000 lakhs.
6. Majority banks' amount of working capital is less than Rs.100 Crores.

e) Conclusions regarding Ranking of UCBs in Ahmednagar district

The researcher has studied the entire UCBs of Ahmednagar district. With the help of available data, researcher has fixed some important norms, which are given in table No 9.1. As per norms grades are allotted to all UCBs in the Ahmednagar district. The data as on 31st March 2013 was considered for the scoring. Total grades secured by all UCBs are considered and final list of ranking is prepared. (Ref. Table no. 9.2). The ranking of UCBs is based on the grades secured by them. The grades are given in four categories i.e. A, B, C & D. The UCBs are ranked with the total of grades secured by them.

Ranking of UCBs in Ahmednagar district

Sr. No.	Name of the UCBs	Total Score				Ranking
		A	B	C	D	
High Performers						
1	Nagar Urban Co-op. Bank Ltd.	9	1	0	2	1 st
2	A Nagar Merchant's Co-op.Bank Ltd	8	1	1	2	2 nd
3	ANagar Shahr Sahakari Bank Ltd.	8	1	0	3	3 rd
4	Kopargaon Peoples' Co-op. Bank Ltd.	8	0	1	3	4 th
5	Sangamner Merchants Co-op. Bank Ltd.	8	0	1	3	4 th
Moderate Performers						
6	Pravara Co-op. Bank Ltd.	7	1	1	3	5 th
7	Bhingar Urban Co-op. Bank Ltd.	6	3	1	2	6 th
8	Ashok Co-op. Bank Ltd.	6	0	2	4	7 th
9	Ambika Mahila Co-op. Bank Ltd.	5	1	3	3	8 th
10	Devyani UrbanCo-op. Bank Ltd.	5	0	3	4	9 th
11	A.D.P.T. Co-op. Bank Ltd.	5	0	0	7	10 th
Low Performers						
12	Shri Swami Samarth Co-op. Bank Ltd.	4	1	2	5	11 th
13	Shri Rukmini Co-op. Bank Ltd.	4	0	2	6	12 th
14	Mula Co-op. Bank Ltd.	3	3	1	5	13 th
15	B.T. Amrutvahini Co-op. Bank Ltd.	3	3	1	5	13 th
16	Gautam Co-op. Bank Ltd.	2	1	2	7	14 th
17	Parner Taluka Sainik Sahakari BankLtd.	1	3	2	6	15 th
18	Matoshri Mahila Sah. Bank Ltd.	0	2	1	9	16 th
19	Jamkhed Merchant's Co-op. Bank Ltd	0	1	1	10	17 th


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