

Vol 3 Issue 11 May 2014

ISSN No :2231-5063

---

# International Multidisciplinary Research Journal

## *Golden Research Thoughts*

Chief Editor  
Dr.Tukaram Narayan Shinde

---

Publisher  
Mrs.Laxmi Ashok Yakkaldevi

Associate Editor  
Dr.Rajani Dalvi

Honorary  
Mr.Ashok Yakkaldevi

## Welcome to GRT

**RNI MAHMUL/2011/38595**

**ISSN No.2231-5063**

Golden Research Thoughts Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

### **International Advisory Board**

Flávio de São Pedro Filho Federal University of Rondonia, Brazil	Mohammad Hailat Dept. of Mathematical Sciences, University of South Carolina Aiken	Hasan Baktir English Language and Literature Department, Kayseri
Kamani Perera Regional Center For Strategic Studies, Sri Lanka	Abdullah Sabbagh Engineering Studies, Sydney	Ghayoor Abbas Chotana Dept of Chemistry, Lahore University of Management Sciences[PK]
Janaki Sinnasamy Librarian, University of Malaya	Catalina Neculai University of Coventry, UK	Anna Maria Constantinovici AL. I. Cuza University, Romania
Romona Mihaila Spiru Haret University, Romania	Ecaterina Patrascu Spiru Haret University, Bucharest	Horia Patrascu Spiru Haret University, Bucharest,Romania
Delia Serbescu Spiru Haret University, Bucharest, Romania	Loredana Bosca Spiru Haret University, Romania	Ilie Pinteá, Spiru Haret University, Romania
Anurag Misra DBS College, Kanpur	Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Xiaohua Yang PhD, USA
Titus PopPhD, Partium Christian University, Oradea,Romania	George - Calin SERITAN Faculty of Philosophy and Socio-Political Sciences AL. I. Cuza University, Iasi	.....More

### **Editorial Board**

Pratap Vyamktrao Naikwade ASP College Devrukh,Ratnagiri,MS India	Iresh Swami Ex - VC. Solapur University, Solapur	Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur
R. R. Patil Head Geology Department Solapur University,Solapur	N.S. Dhaygude Ex. Prin. Dayanand College, Solapur	R. R. Yaliker Director Managment Institute, Solapur
Rama Bhosale Prin. and Jt. Director Higher Education, Panvel	Narendra Kadu Jt. Director Higher Education, Pune	Umesh Rajderkar Head Humanities & Social Science YCMOU,Nashik
Salve R. N. Department of Sociology, Shivaji University,Kolhapur	K. M. Bhandarkar Praful Patel College of Education, Gondia	S. R. Pandya Head Education Dept. Mumbai University, Mumbai
Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai	Sonal Singh Vikram University, Ujjain	Alka Darshan Shrivastava Shaskiya Snatkottar Mahavidyalaya, Dhar
Chakane Sanjay Dnyaneshwar Arts, Science & Commerce College, Indapur, Pune	G. P. Patankar S. D. M. Degree College, Honavar, Karnataka	Rahul Shriram Sudke Devi Ahilya Vishwavidyalaya, Indore
Awadhesh Kumar Shirotriya Secretary,Play India Play,Meerut(U.P.)	Maj. S. Bakhtiar Choudhary Director,Hyderabad AP India.	S.KANNAN Annamalai University,TN
	S.Parvathi Devi Ph.D.-University of Allahabad	Satish Kumar Kalhotra Maulana Azad National Urdu University
	Sonal Singh, Vikram University, Ujjain	

Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India  
Cell : 9595 359 435, Ph No: 02172372010 Email: ayisrj@yahoo.in Website: www.aygrt.isrj.net



## ANALYSIS OF BANKS DEPOSITS AND ADVANCES IN SOLAPUR DISTRICT

S. V. Shinde

D.A.V.Velankar College Of Commerce,Solapur.

**Abstract:-**Bank Deposits are the important parameters towards the success of bank functioning. Bank Deposits accessibility by lower income people is also a part of financial inclusion. In urban areas there is quite a good awareness among the population regarding bank deposits schemes and its advantages as a good saving option. The same is not in the rural areas where the awareness of various bank deposit schemes and its advantages is still very low compared to urban areas.

**Keywords:** Analysis , Advances , bank functioning , financial inclusion.

### 1.INTRODUCTION :-

Bank Advances are the important source of profit for the banks. The bank with highest number of advances is considered to be profitable bank in the long term. Advances to the lower income people are a part of financial inclusion. In urban areas there is quite a good awareness among the population regarding Advances schemes and its advantages as a good source of funding for income and non income generating needs. The same is not in the rural areas where the awareness of various advances and its advantages is still very low compared to urban areas.

### 2.NEED OF THE STUDY-

India has adopted a multi-pronged approach towards financial inclusion. The major financial inclusion initiatives taken were introduction of SHG-bank linkage programme, Farmers Club programme and introduction of Kisan Credit Card programme. The recent developments in the banking technology have transformed banking from the traditional brick-and-mortar infrastructure like staffed branches to a system supplemented by other channels like Automated Teller Machines, Internet banking, Credit/ Debit cards, Online money transfers, etc. While these systems meet the needs of modern economy, they leave the financially excluded sections of the population untouched. This calls for a conscious attempt to build simple, user friendly and cost-effective products and services that cater to the needs of the poor and excluded sections of the society.

Financial Inclusion Fund (FIF) and the Financial Inclusion Technology Fund (FITF) has been constituted with an overall corpus of Rs.500 crore each, with initial funding to be contributed by the GoI, Reserve Bank of India (RBI) and NABARD. Financial Inclusion Fund (FIF) is meant for meeting the cost of developmental and promotional interventions, whereas Financial Inclusion Technology Fund (FITF) is meant to meet the cost of technology innovation and adoption.

### 3. OBJECTIVES OF THE STUDY-

1. To study the deposits collected by the banks in Solapur District from 2007-2011.
2. To analyse role of banks granting advances in Solapur District from 2007-2011.

### 4.METHODOLOGY AND DATABASE:

The present paper is based on secondary data. The quantitative research method has been used to complete this paper. The data has been collected from the banks working in the Solapur district. It includes nationalized banks, Solapur district central co-op bank, private banks, foreign banks, gramian banks etc. The period of the data used in the paper is 2007 to 2011.

**5. DATA ANALYSIS AND INTERPRETATION-**

Solapur district is the important district of the Maharashtra state. The district has 11 talukas. The district has almost all banks branches in 11 talukas. The following table shows the bank branches network in the district as on 28-02-2011. The district has 32 types of bank branches it includes nationalized banks, private banks, co-op banks, foreign banks, rural banks etc. Total 465 bank branches are working in the solapur district.

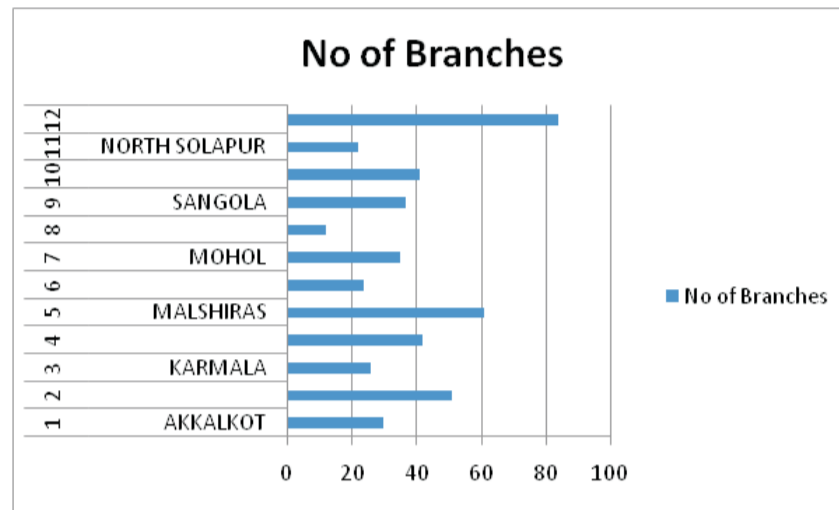
**Table No.1. BANK BRANCHES NETWORK IN THE DISTRICT AS ON 28-02-2011**

Sr. No.	Bank	Total Branches	Sr. No.	Bank	Total Branches
1	ALLAHABAD BANK	1	17	STATE BANK	32
2	ANDHRA BANK	1	18	S.B.H	4
3	B.O.I	54	19	S.B.M	1
4	B.O.M	37	20	UNION BANK	13
5	B.O.B	10	21	UCO BANK	2
6	C.B.I	12	22	IDBI BANK	9
7	CANARA BANK	4	23	UNITED BOI	1
8	CORPORATION BANK	1	24	VIJAYA BANK	2
9	DENA BANK	4	25	ING VYSYA BANK	1
10	INDIAN BANK	1	26	ICICI BANK	7
11	I.O.B	2	27	HDFC BANK	2
12	KARNATAKA BANK	1	28	FEDERAL BANK	0
13	P.N.B.	2	29	ORIENTAL BANK	1
14	RATNAKAR BANK	2	30	KARUR VYSYA BANK	1
15	AXIS BANK	4		<b>Total</b>	<b>216</b>
16	SYNDICATE BANK	2	31	W.K.GRAMIN	30
			32	SDCC BANK	219
	<b>Grand Total</b>	<b>465</b>			

**TABLE NO.-2. TALUKAWISE BANK BRANCHES NETWORK IN THE DISTRICT AS ON 28-02-2011**

Sr. No.	TALUKA	No of Branches
1	AKKALKOT	30
2	BARSHI	51
3	KARMALA	26
4	MADHA	42
5	MALSHIRAS	61
6	MANGALWEDHA	24
7	MOHOL	35
8	PANDHARPUR	12
9	SANGOLA	37
10	SOUTH SOLAPUR	41
11	NORTH SOLAPUR	22
12	SOLAPUR CITY	84
	<b>TOTAL</b>	<b>465</b>

Graph No. 1: Talukawise bank branch network in Solapur District from 2007-2012



The above table and graph shows the talukawise bank branches in solapur district. The banks are opened the branches in soalpur city, Malshirus and Barshi Talukas more as compared to other talukas.

#### 6. BANK DEPOSITS:

The bank deposits in particular district shows the awareness of the population of banking facilities for savings. Deposits are also seen as important step of regular savings by the population which lead to better financial position. So, for the study we have collected the 5 years (2007-2012) data of various bank in the solapur district. The overall bank deposits have increased in 2011 compared to 2007. This shows that awareness of bank deposit has increased in the solapur district and also the habit of saving, which shows the positive sign of financial position. This increased the need to analyse where the lower income group men and women too have considerably increased the deposits or not. The solapur district has various public and cooperative banks. For the study we have selected the banks based on the Bank of India data which is the lead bank of solapur district. It has been some banks were not present in the whole 5 years either they have merged in other bank or started their branch after 2007. Some foreign banks too started their branch in the solapur district like Federal Bank. In Cooperative Banks Solapur DCC bank had good presence in the whole solapur district. It also mobilized highest deposits in the solapur district which shows its good reach in most of the urban and rural areas in solapur district and awareness of its deposit schemes. Solapur DCC bank is more active in rural areas and most of it deposits are from rural areas. In Public Banks, State Bank of India is the leading bank in terms of bank deposits. The credit goes its better reach in the solapur district both urban and rural areas.

Table No. 3: Bank Deposits Analysis of Solapur District from 2007-2012(Rs in '000')

Sr. No.	Bank	2007	2008	2009	2010	2011	2011(%)
1	Allahabad Bank	32889	34573	41670	44818	49892	0.06
2	Andhra Bank	65058	127896	231317	274469	113869	0.13
3	Bank Of India	5064998	6691329	9152334	10522572	11432600	13.42
4	Bank Of Baroda	1146933	1644279	1927995	2285797	2807078	3.30
5	Bank Of Maharashtra	4267469	4859000	6833267	7804028	8856038	10.40
6	Central Bank	826193	1270869	1522301	1330814	1330814	1.56
7	Canara Bank	535408	701994	633659	912750	972240	1.14
8	Corporation Bank	244656	265193	289793	301600	387133	0.45
9	Dena Bank	206106	258916	306009	452514	599553	0.70
10	Indian Bank	150636	199881	233080	398608	513530	0.60
11	Indian Overseas Bank	56764	60000	65946	101622	552197	0.65
12	Karnataka Bank	129277	151360	192648	197482	207885	0.24
13	Punjab National Bank	338289	890533	1156319	514253	781105	0.92
14	Ratnakar Bank	256999	285959	290929	361685	443320	0.52
15	State Bank India	4390307	5605925	9115080	11736080	11945560	14.01
16	State Bank Hyderabad.	192973	248550	484371	641049	734055	0.86
17	State Bank Mysore	101933	147475	190735	277858	277047	0.33
18	Syndicate Bank	340910	411929	550162	807602	818412	0.96
19	Sangli Bank Ltd*.,	478358	-	-	-	-	0.00
20	Union Bank	1271242	1606024	2256993	4040517	3498679	4.11

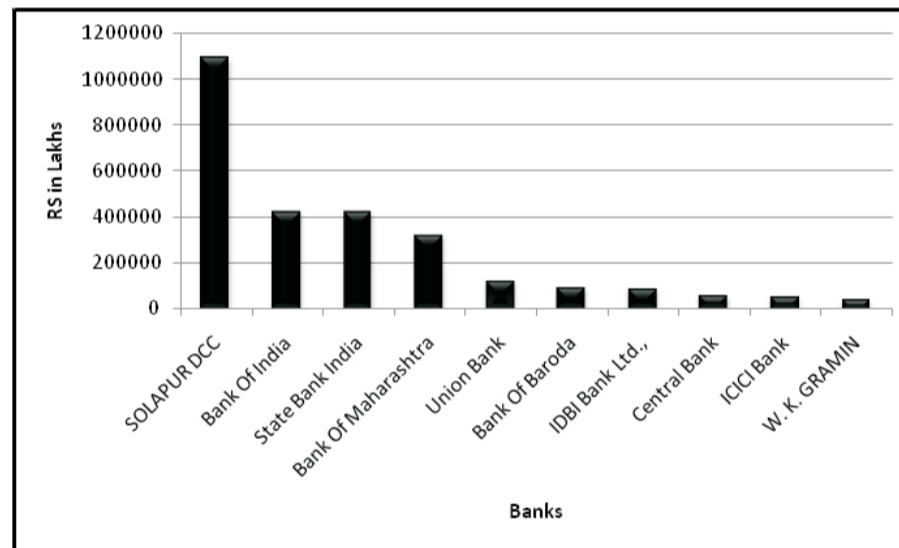
**Analysis Of Banks Deposits And Advances In Solapur District**

21	United B. O. I.	83653	102810	112568	134897	167568	0.20
22	UCO Bank	135068	178044	316356	236581	315611	0.37
23	IDBI Bank Ltd.	1288167	1269219	1608495	2255618	2827694	3.32
24	Vijaya Bank	165417	210213	217612	227671	272098	0.32
25	Ing Vysya Bank	253238	240903	36743	356091	327423	0.38
26	ICICI Bank	361600	1079700	1541379	1196768	1317776	1.55
27	UTI Bank Ltd.	217507	-	-	-	-	0.00
28	HDFC Bank Ltd.	30252	143052	246986	393659	498588	0.59
29	Axis Bank Ltd	-	368316	464521	933624	1182676	1.39
30	Federal Bank Ltd	-	2165	50787	174040	285453	0.34
31	Oriental Bank	-	-	-	32563	102993	0.12
32	Karur Vysya Bank	-	-	-	6523	50249	0.06
	Total Commercial Banks	22632300	29056107	40070055	48954153	53669136	63.00
33	Solapur Gramin	926695	987897	926695			0.00
	W. K. Gramin				1707770	2799345	3.29
34	Solapur DCC	16370540	18618986	16370540	29620228	28714374	33.71
	GRAND TOTAL	39929535	48662990	39929535	80282151	85182855	100.00

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports  
\*Sangli Bank and UTI Bank has been closed in Fy 2008-2009

Solapur DCC bank had highest number of deposits from 2007 to 2012. While banks with lowest deposits are HDFC bank, Federal Bank, ING Vysya, Karur Vysya and Allahabad Bank Ltd in 2007, 2008, 2009, 2010 and 2011 respectively.

**Graph No. 2: Top 10 Banks with Highest Deposits in Solapur District from 2007-2012**



Graph No.5.1 shows that Solapur DCC topped in number of total deposits with 1096947 lakhs 2007-2011. Bank of India stood second in topped in number of total deposits with 428638 lakhs from 2007-2011. State Bank of India ranked third in number of total deposits with 427929 lakhs from 2007-2011. Bank of Maharashtra ranked fourth in number of total deposits with 326198 lakhs from 2007-2011. Union Bank stood fifth number of total deposits with 126734 lakhs from 2007-2011. Bank While Bank Of Baroda, IDBI Bank Ltd, Central Bank and ICICI Bank ranked sixth, seventh, eighth and ninth in term of total deposits respectively.

**7. BANK ADVANCES:**

The advances in particular district shows the awareness of the population of banking facilities for funding. Advances from banks are also seen as important step of people going for organized sector for loans compared to non organized sources like money lender and friends for funding. So, for the study we have collected the 5 years (2007-2012) data of various bank in the solapur district. The overall advances have increased in 2011 compared to 2007. This shows that awareness of advances has increased in the solapur district and also the habit of going for organized financial options, which shows the

**Analysis Of Banks Deposits And Advances In Solapur District**

positive sign of financial position. This increased the need to analyse where the lower income group men and women too have considerably increased the advances from banks or not. The solapur district has various public and cooperative banks. For the study we have selected the banks based on the Bank of India data which is the lead bank of solapur district. It has been some banks were not present in the whole 5 years either they have merged in other bank or started their branch after 2007. Some foreign banks too started their branch in the solapur district like Federal Bank. In Cooperative Banks Solapur DCC bank had good presence in the whole solapur district. It also distributed highest amount of advances in the solapur district which shows its good reach in most of the urban and rural areas in solapur district and awareness of its advance schemes. Solapur DCC bank is more active in rural areas and most of it advances are from rural areas. In Public Banks, Bank of India is the leading bank in terms of bank advances. The credit goes its better reach in the solapur district both urban and rural areas.

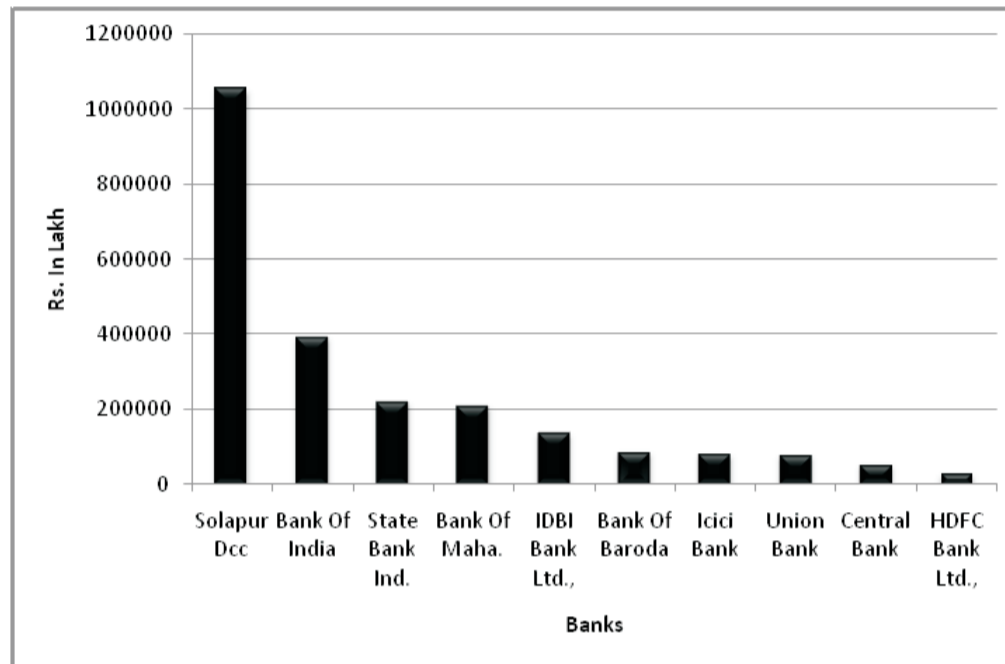
**Table No. 4: Bank Advance Analysis of Solapur District from 2007-2012(Rs in '000')**

Sr. No.	Bank	2007	2008	2009	2010	2011	2011 (%)
1	Allahabad Bank	78538	64215	67673	82267	87605	0.13
2	Andhra Bank	54014	70743	185817	324129	275154	0.39
3	Bank Of India	5745813	6792372	7578271	9035452	10370100	14.80
4	Bank Of Baroda	1153220	1372452	1610239	1994891	2708450	3.87
5	Bank Of Maharashtra	3124766	3913500	4394520	4304608	5441076	7.76
6	Central Bank	993554	1187435	1355930	1433005	462023	0.66
7	Canara Bank	316170	401803	432959	351275	364304	0.52
8	Corporation	132043	179125	242012	253200	266797	0.38
9	Dena Bank	256884	628271	448023	631523	596545	0.85
10	Indian Bank	48636	82253	140513	280561	273268	0.39
11	Indian Overseas	77684	249000	261775	358299	224423	0.32
12	Karnataka Bank	58516	56503	51410	43294	76199	0.11
13	Punjab National	112117	145436	512987	846061	875698	1.25
14	Ratnakar Bank	171191	206173	160000	170169	249473	0.36
15	State Bank Ind.	3187380	3771425	4126255	4975060	6203398	8.85
16	State Bank Hyderabad	141339	164172	201322	765589	292275	0.42
17	State Bank Mysore	55213	72469	72470	90534	100875	0.14
18	Syndicate Bank	293153	303949	319613	438797	518113	0.74
19	Sangli Bank Ltd.	121667	-	-	-	-	0.00
20	Union Bank	1113851	1298517	1378591	2471013	1766224	2.52
21	United B. O. I.	177064	162516	154011	161504	152004	0.22
22	UCO Bank	162800	249656	388484	505988	595554	0.85
23	IDBI Bank Ltd.	1074622	1459671	2491807	4078131	4704547	6.71
24	Vijaya Bank	159735	196716	205289	166701	174818	0.25
25	ING Vysya	74922	47727	33220	92621	60676	0.09
26	ICICI Bank	1720500	1994500	1880611	1571857	1083014	1.55
27	UTI Bank Ltd.	69157	-	-	-	-	0.00
28	HDFC Bank Ltd.	462822	468398	483696	606007	932027	1.33
29	Axis Bank Ltd.	-	79364	71121	51000	89280	0.13
30	Federal Bank Ltd.	-	1152	27932	111460	156076	0.22
31	Oriental Bank	-	-	-	5863	31588	0.05
32	Karur Vysya	-	-	-	0	43935	0.06
	Total Commercial Banks	21137371	25619513	29276551	36200859	39175519	55.91
33	Solapur Gramin	640635	717580				0.00
	W. K. Gramin			581116	808293	1545495	2.21
34	Solapur Dcc	18929588	18088690	17711594	21559028	29351169	41.89
	<b>Grand Total</b>	<b>40707594</b>	<b>44425783</b>	<b>47569261</b>	<b>58568180</b>	<b>70072183</b>	<b>100.00</b>

Source: Computed on the basis of Bank Annual Reports and District Collectorate Office Reports

Solapur DCC Bank had the highest number of Advances in Solapur District from 2007 to 2012. Indian bank had lowest number of advances in 2007. Federal Bank had the lowest number of Advances in 2008 and 2009. Oriental bank had lowest number of advances in 2010 and 2011.

Graph No. 3: Top 10 Banks with Highest Advances in Solapur District from 2007-2012



Graph No.5.2 shows that Solapur DCC topped in number of total advances with 1056400 lakhs 2007-2011. Bank of India stood second in topped in number of total advances with 395220 lakhs from 2007-2011. State Bank of India ranked third in number of total advances with 222635 lakhs from 2007-2011. Bank of Maharashtra ranked fourth in number of total advances with 211784 lakhs from 2007-2011. IDBI Bank Ltd stood fifth number of total advances with 138087 lakhs from 2007-2011. Bank While Bank Of Baroda, ICICI Bank Ltd, Union Bank and Central Bank ranked sixth, seventh, eighth and ninth in term of total advance respectively.

#### FINDINGS-

- Solapur DCC bank had highest number of deposits from 2007 to 2012. While banks with lowest deposits are HDFC bank, Federal Bank, ING Vysya, Karur Vysya and Allahabad Bank Ltd in 2007, 2008, 2009, 2010 and 2011 respectively.
- Solapur DCC Bank had the highest number of Advances in Solapur District from 2007 to 2012. Indian bank had lowest number of advances in 2007. Federal Bank had the lowest number of Advances in 2008 and 2009. Oriental bank had lowest number of advances in 2010 and 2011.

#### CONCLUSION-

As per RBI, guidelines the banks in solapur district has played better role to finance Priority sector in soalpur district. Normally these include small amount of loans to farmers for agriculture and allied activities, micro and small enterprises, housing loan for poor people, educational loan for students and other low income groups and weaker sections.

#### REFERENCES :

- Bank Annual Reports and District Collectorate Office Reports
- RBI bulletin of various months
- Ministry of Agriculture and co-operation
- Bank Credit to Agriculture in India Policy, Performance and Issues [Need for Focused Attention in Twelfth Plan]2012, MANAN PRAKASHAN



**S. V. Shinde**  
D.A.V.Velankar College Of Commerce,Solapur.



# Publish Research Article International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Book Review for publication, you will be pleased to know that our journals are

## Associated and Indexed, India

- \* International Scientific Journal Consortium
- \* OPEN J-GATE

## Associated and Indexed, USA

- EBSCO
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database
- Directory Of Research Journal Indexing

Golden Research Thoughts  
258/34 Raviwar Peth Solapur-413005, Maharashtra  
Contact-9595359435  
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com  
Website : www.aygrt.isrj.net