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Research Paper

FINANCIAL PERFORMANCE OF PARSIK JANATA SAHAKARI BANK IN TERMS OF LOAN PROPOSALS

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ABSTRACT

The inclinations of tolerating bargains with respect to the nature of advance proposition, just to satisfy the quantitative targets ought to be stayed away from.

In the event of default of the borrower to reimburse the advance, the bank needs to utilize convincing techniques to recoup the same. Discriminating defaulters are issued enrolled notification, legitimate activities, are launched in amazing cases. Co-agent courts set up by the co-operative division give important support in the recuperation of overdues of the bank. To accelerate the work of recuperation of overdues of the bank. To accelerate the work of recuperation the current procedural postpone in the co-agent court ought to be decreased and the quantity of judges ought to be expanded.

INTRODUCTION

The money related execution of the Bank demonstrates a blended pattern, the benefit has been doubtlessly expanding yet in the meantime the aggregate foundation expense need powerful control. Stores administration, ideal usage of staff change in benefit and use control are a percentage of the perspectives to which the bank needs to pay more noteworthy administrations rendered to draw in and hold business.

Every bank ought to distinguish the inadequacies in their working and set up a period bound activity arrangement covering critical angles like association, staff preparing, client administration stores, progresses, money related practicality and productivity for their sound development. There is additionally a need to present a reconnoiter the mounting overdues for further change of gainfulness.

Table 4.7 - Annual growth in deposits
(Rs. in Lakhs)

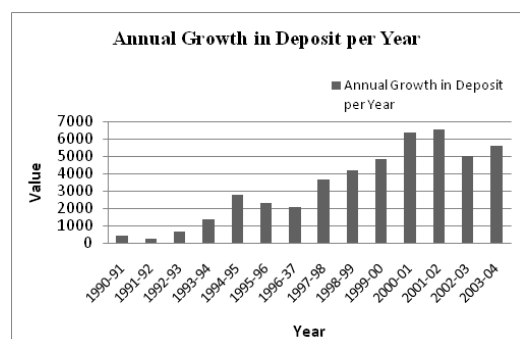
Year	Deposits	Annual Growth in Deposit per Year
1990-91	2522.43	393.16
1991-92	2771.67	249.24
1992-93	3425.62	653.95
1993-94	4796.67	1371.05
1994-95	7575.78	2779.11
1995-96	9864.81	2289.03
1996-37	11918.31	2053.50
1997-98	15563.94	3645.63
1998-99	19740.59	4176.65
1999-00	24556.88	4816.29
2000-01	30893.94	6337.08
2001-02	37418.04	6524.10
2002-03	42406.84	4988.80
2003-04	47979.21	5572.30

Source - Annual Reports of PJS Bank 1990 to 2004

The yearly development in stores shows bank limit of activating reserve funds. The yearly development in store was 393.16 lakhs in 1990 which climbed upto Rs. 5572.30 lakhs in 2004. This shows bank was successful in drawing in

stores and winning certainty of the speculators. Ascend in stores amid the time of this study was almost 15 times. The graphical presentation of annual growth in deposit is as follows:

Graph No. 4.06 - Annual Growth in Deposit per Year.



Source - Annual Reports of PJS Bank 1990 to 2004

The average annual growth in deposits of the Bank during 1990 to March 2004 is 7.14

Thus the growth of the Bank in the matter of deposit mobilization shows a very satisfactory result.

4:6 financial performance of the Bank:

The essential ranges of 'operation of Urban Co-agent Banking are isolated into four general gatherings, to attain to better valuation for their part amid the seventh arrangement'. 1

Firstly, improvement of structural base setting up of monetarily sound and operationally proficient.

Besides, reinforcing the asset base and proficient asset administration. Thirdly, improvement of loanable assets to advance gainful action in wanted segments and sub areas of the economy. Fourthly experimental and compelling administration inner checks and motorization and computerization building up of effective faculty and preparing game plans and related issues are the most vital.

The money related exhibitions of the Bank are mulled over through the examination of their pay and use, benefit and productivity and the position of overdues.

4:7 Extension Activities:

Social obligations of the bank and the need part giving point of convergence of the Bank.

This idea endeavors to detail out the basis for the need/ weaker area. Legislature of India acquainted fundamental changes with evacuate certain inadequacies saw in the working of the managing an account framework and to advance a purposive dissemination of acknowledge reliable for the essential monetary and social goals one inadequacy watched was that the bank advances were coordinated to the extensive and-medium scale commercial ventures and huge and built business, houses while agribusiness, little scale businesses and fares the rising need segment did not get satisfactory consideration.

In the social control measure which got to be viable in February 1969, procurement was made for giving representation in the reconstituted sheets of chiefs of the Indian Banks to the premiums of farming and rustic economy co-operation and little scale commercial ventures.

As of late quantitative focuses for such advances have been stipulated for agreeability by the banks albeit there is move in accentuation, now to the subjective part of loaning.

The nationalization of 14 noteworthy business banks in Duly 1969 prompted an extensive reorientation of bank giving to quicken the procedure of improvement uniquely of the need areas/weaker segment of the economy which had not already gotten sufficient consideration from the business banks.

The R.B.I. set up a working gathering on need segment giving and 20 point monetary project to work out the modalities of usage of two choices taken in March 1980 by the Government of India. Viz. That the general population area banks ought to go for rising the extent of their advances to the need part from 33.3% to 40% by 1985; and that the bank ought to effectively advance the usage of the 20 point program which went for enhancing the parcel of the "weaker segments" of the populace.

The gathering distinguished the recipients obliging aid from the heating framework in compatibility of the 20 point program and spelt out the way in which support could be rendered. As the vast majority of the recipients under the system fell in the moderately under advantaged gathering inside the need sectors. The group recommended certain progressions in the way to deal with the need segment loaning. Specifically it presented the idea of weaker areas inside the need segments and prescribed separate sub focuses for loaning to the weaker segments in the two primary classifications of the need segment to be specific agribusiness and little scale businesses, inside the general improved focus of 40% for giving to the need parts, utilization credits and lodging for the poor were brought inside the circle of need part loaning.

To be in pair with the quick changing currency market situation this saw a high level of instability in the interest and supply position bringing about incessant business sector. Amendments and alterations amid the year under report. The bank needed to tread with alert in choosing the rates of enthusiasm on stores and advances. In that setting furthermore taking into contemplations the expense adequacy, focused edge and the accessible spread, the bank has embraced premium rates structure wherein it has offered enthusiasm on stores inside the scope of 4.50 percent to 9

percent depending up on the periodicity of stores while charging 13 percent to 16 percent on credits and advances relying on the quantum and reason normal premium rates on stores and credits and advances of the bank stood 7.50 percent and 13 percent individually.

The extent that weaker area loaning operations are concerned the Bank has come to the Reserve Bank of India necessity of 15 percent giving to the weaker segment.

The bank, valid to the convention of its supporters has been assuming the part of a companion, logician and guide other than being a loan specialist of credit to the monetary retrogressive group.

On the use side of the Bank, more than 50% of the aggregate consumption is caused on stores. Interest paid on stores is higher and paid on borrowings is peripheral, foundation expenses are ascending between 1990 to 2004 with the exception of amid the year 1991-92.

The decrease in enthusiasm on advances connected with rising premium cost on stores and expanding use on staff and foundation are in charge of the fall in net benefit of the Bank. Demand, Collection, Balance and Recovery percentage on the eve of silver celebration finishing up festivals the bank has satisfied the projects propelled prior toward the start of the August event.

A few socially significant projects dispatched likewise had monetary significance and gone for all-round and country advancement, a couple of them are recorded here beneath.

1. Free eye checkup and waterfall surgery was composed and 50 extremely poor persons were worked.
2. Tree ranch was taken up on vast scale as a component of banks silver celebration with the assistance of different school, school and backwoods division. Two lakhs saplings small planted to counter the uneven characters in the nature because of quick depletion of woodland assets.
3. Through nearby TV promoting, the bank has come to the masses, bank's store and advances plans and the working of the bank cooperation with the top administrators and recipients gave reasonable picture of what bank is doing and what are the outcomes.
4. Aids mindfulness programs through social exercises were taken up.
5. The bank has received one higher elementary school in Kharegaon for general improvement of the textbooks and stationery were given to moronic and hard of hearing school.
6. Tricycle to a penniless and impaired individual was given. The bank has likewise given a Traffic circle to Thane city furthermore gave a top of transport stops
7. The bank had set up 'Vridha-Ashram' (house for old matured) at Padgha, Khaniwali Village close Bhiwandi.
8. Sponsored an Agriculture College with Hostel associated to Kokan Agriculture University, Dapoli.
9. The Bank has effectively finished 32 years to remember the 32 years of administration to the general population, new plans of stores and advances have been propelled by the bank for the profit of the clients.

Social Responsibilities of the Bank

Banking is basically an economic activity, but in modern world it cannot concentrate merely on economic aspect of banking. Directly or indirectly bank is related with employees, customers, shareholders, government and society at large. Thus this bank has accepted certain social responsibilities in order to discharge its social debt.

The following social projects were undertaken:

1990-91:

Bank donated Rs. 1, 96,000 to as many as 39 different social, cultural, educational & sports institution for social cause, and Undertook small project of providing seating arrangement for senior citizens in garden near Kalwabridge.

1991-92-

The bank donated Rs. 6,53,000 to different 53 social cultural & educational institutions for social cause, and conducted tree plantation project with help of 60 years during the X'mas vacation with the help of Mumbai University and provided various instruments for ten days workshop such as text, utensils and other plantation instruments.

1992-93-

Undertook project of developing a garden near Belapur branch in 14 acres of land with the help of students and staff of Moderns College of Vashi, Helped the children of shareholders for taking higher education by disbursing Rs. 19,500 from shareholders welfare fund Also disbursed Rs. 11,500 for Medical Assistance to the needy and poor shareholders. And the Bank donated Rs. 1,03,500 to 19 different institution for social cause.

1993-94:

Donated Rs. 60,050 to children of shareholders for higher education and medical assistance including surgery. Donated Rs. 40.0 for bank employee for Heart Surgery from staff welfare fund and the Bank has donated Rs. 1,07,000 for 21 different institution for social cause.

1994-95:

Constructed a bus stop near TMC Hospital, Kalwa by spending Rs. 42.0 and the Bank has donated Rs. 69,000 to 33 shareholders towards educational and medical assistance

1995-96:

The Bank has donated Rs. 1, 08,000 to 45 shareholders towards educational and medical assistance, and also donated Rs.1.19.0 for 21 different institutions for social cause

1996-97:

The Bank donated Rs. 2,00,000 for 33 different institutions for social cause.

1997-98: Provided funds for beautification of the Kalwa Bridge.

1998-99:

Undertook project of "Green Thane, Clean Thane" by planting one thousand two hundred plants on ParsikRetibunder to KalwaVitawa Road and started beautification project of Kalwa garden by constructing foundation. The Bank donated Rs. 74,895 for medical assistance and Rs. 83,000 for educational assistance from the shareholder welfare fund and donated Rs. 1 crore to different 30 institutes for social cause.

1999-2000:

The Bank donated Rs. 93,000 for medical assistance and uptoRs. 100,000 to educational assistance. Constructed Bus stops for the passengers of Kharegaon, Manisha Nagar and Vitawa.and Constructed the place of

Ritual performed on tenth day.

2000-2001:

The Bank donated Rs. 86,000 for educational assistance and Rs. 1,15,350 for the medical assistance, and constructed Bus stops for the passengers at Louiswadi, Thane, Kalher and Bhiwandi.

2001-2002:

The Bank donated Rs. 39,000 for educational assistance and Rs. 42,200 for medical assistance and the bank has also donated a Traffic Circle to Kalwa and Thane city.

2002-2003:

Free eye check up and cataract surgery was organized and 23 very poor persons were operated.

2003-2004:

The Bank donated Rs. 45,000 for medical assistance and Rs. 33,000 to educational assistance.

Table 1.1 percentage Loans to the Weaker Section and Priority Sector

Table 1.1 percentage Loans to the Weaker Section and Priority Sector

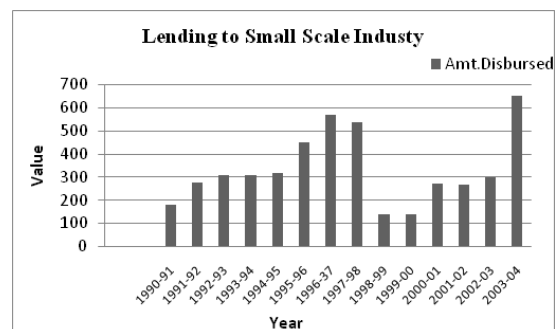
(Rs. in Lakhs)

Year	Total Loans (Rs Lakhs)	% Priority Sector to Total Loan	% Weaker Section to Total Loan
1990-91	1397.69	81.67	17.48
1991-92	1876.44	84.51	16.24
1992-93	2036.07	79.90	16.11
1993-94	2304.67	70.83	16.01
1994-95	3019.92	72.91	15.92
1995-96	4670.88	79.22	16.52
1996-37	6164.76	76.99	15.40
1997-98	7786.62	74.69	16.23
1998-99	8738.26	72.60	16.27
1999-00	9881.47	75.57	15.70
2000-01	12463.20	63.81	15.15
2001-02	13283.56	64.24	15.18
2002-03	14289.81	64.66	15.11
2003-04	18054.27	65.19	15.06

Source - Annual Reports of PJS Bank 1990 to 2004

The lending to small scale industry of the bank during the period 1990 to 2004 is presented in the Table 4.10 as also in the graphno. 4.08

Graph No. 1.02–Lending to Small Scale Industry.



Source - Annual Reports of PJS Bank 1990 to 2004

The investigation of giving to little scale segment demonstrates that, there is descending pattern in loaning to the little scale industry. The Lending to this area in the starting time of this study was 12.78 every penny of the

aggregate payment which has gone up to 15.04 every penny in the year 1993. Onwards it had declined significantly. In the year 2004 the giving to little scale industry was simply 3.6 every penny of the aggregate. The fundamental reason being the expanding disorder among the SSI and expanding NPAs in this division. In this way declining pattern is because of non-accessibility of nature of borrowers.

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