



Analytical Financial Performance of Man Deshi Mahila Sahakari Bank

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Abstract

Indian Government, many respective reformers have been doing lots of efforts for women empowerment because women population were near by 50% of the total population. A large number of women around the India are unemployed therefore reformers, government made many experiment to empower the women. Women equally competent with men but there was unequal opportunity for women at work places as well as banking. So, Reserve Bank of India introduced new concept with the name of “Women Urban Cooperative Banking”. growth analyses of bank on the fifteen points with the name of deposits, advances, total business, share capital, paid up share capital, investments, working capital, NPAs movements, CAR movement, profit and so on points were covered under the subject

Keywords: mahila sahakari bank, deposit, advances, credit; capital adequacy and women empowerment.

Introduction –

Cooperation has very glories history in India as well as in Maharashtra. There are many cooperative see among the society like customers cooperative, marketing cooperative, processing cooperative, service cooperative and so. It means there were many experiment was to be done in cooperation and therefore many forms came in true like urban cooperative bank. Some respective reformers made many experiments in cooperation with aim to build-up women involvement so women cooperative come in true like small business women cooperative, papad udyog cooperative and women urban cooperative credit. Women empowerment has been very hot issue and such women bank is right instrument to develop women in proper way. The main aim of the women urban bank is to pull women in main stream but still many women are neglected therefore it is time need to empowerment of women forcefully. Women empowerment means to the making an environment for women where women can take proper decisions at time for their personal benefits as well as for the society. It also refers to improving the political economic, social, strength of the women to ensure equal right to women and to make them confident enough about their rights.

Women equally competent with men but there was unequal opportunity for women at work places as well as banking. So, Reserve Bank of India introduced new concept with the name of “Women Urban Cooperative Banking”. Women urban cooperative banks have been helping women to empower women. Women urban cooperative banks collect thrifts from the society specially neglected women of the society. There are many women urban cooperative banks in Maharashtra among of which Man Deshi Mahila Sahakari Cooperative Banks has been serving in semi urban as well as urban society. The Bank was initially conceived of as a safe space for rural women to save their money. The bank focus has remained on supporting women to control their finances and grow their incomes. It is the first bank that provided doorstep banking services, electronic passbooks, micro-enterprise loans and insurance schemes. The bank regularly develops and pioneer affordable loan products for women. The bank has been successfully made her worthy image in the society many small, medium and large income group people connected with bank therefore researcher wanted to analyses the analytical analyses of the Man Deshi Mahila Sahakari Bank Ltd Mhaswad, taluka Man, Satara.

Objective of The Study –

- 1 – To analyses the growth performance of deposits of the bank.
- 2 – To lights on the financial performance of advances movement of the bank.
- 3 - To examine capital adequacy ratio of the bank.
- 4 – To analyse the NPAs movement during the study period of the bank.
- 5 – To check business per employee and profit per employee of the bank during the study period of the bank.
- 6- To analyses the credit depository ratio of the bank during the study period.

Significance of The Study –

Women participation is very important in all field therefore many experiment were to be done in cooperation that result was women urban cooperative bank came in existence therefore it is important to light on functions of women urban cooperative banking therefore researcher like to focus on financial analyses of Man Deshi Mahila Sahakari Bank Ltd Mhaswad. The bank has its own good identity in society many person were get enjoy credit and saving services from the bank so it is important that bank must be in good performer so paper is presented the growth performance of the bank.

Research Methodology -

The present study is depended on secondary data therefore annual reports and bank website were used by researcher. On other hand researcher also referred the related books, journal and website also reviewed. Purposive sampling method was selected by researcher for select bank the main purposes was women urban cooperative bank worked in semi urban area as well as oldest bank in Satara district so the Man Deshi Mahila Sahakari Bank Ltd Mhaswad ltd. was considered for research.

Tools and Technique –

There are many tools and technique available in statistic among of which mean, CV, and t-test and in accounting ratio and trend analysis tool were used by researcher for study purpose only.

Review of Literature –

- 1 - Bodla and Verma¹ - He Investigated the performance of SBI and ICICI through CAMEL model for the period of 2000-01 to 2004-05. With the reference to the Capital Adequacy, it concluded that SBI has an advantage over ICICI. Regarding to assets quality, earning quality and management quality, they inferred that ICICI has an edge upon SBI.
- 2 - Dayananda and Kumar² – He evaluate the performance of Central Cooperative Bank of Kerala. They saw that the bank achieved better performance in term of share capital, deposit, advances, total business of the bank, business per employee and profit per employee there was no any highest growth saw in net profit of the bank.
- 3 - Pawar, R.G. ³ - He published research paper on training in banking with topic name of “ The Importance of Training in Bank Development, in his study he mentioned the importance of training in cooperative banking. He found that training is an primary aspect of urban as well as co-operative banking in all level like management as well as employees and customers of the bank.¹
- 4 - Rautrao, R.L. ⁴ - he published paper with the name of 'Human Resource Development In The Urban Co-operative Banks in Indian Perspective' in that paper he took review of human resource development practices process in urban co-operative banks in Mumbai then he found that a there were not available compressive manpower planning and its development programmes are not available in Mumbai but it is in Pune and Chennai.²

5 - Monga, G.S. and Verma S⁵.- They presented paper on banking development in the issue regarding human resource his paper name with 'Some Issues of Human Resource Development in Banking.' studied some issues of human resource development in banking. He realised that there were some problems in handling of human resource development process therefore he observed that effective implementation of human resource development is inadequate so he advised that attention on properly.³

Limitation - The study suffers from the inherent limitations of the financial statements and techniques of analysis like ratio analysis and trend analysis.

**Table No. 1.1 - Growth Performance of Man Deshi Mahila Sahakari Bank
For The Period of 2014-15 to 2019-20** [Rs. in Lacks]

	Year →	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Mean
1	Share Capital	470	517.37	543.77	609.3	690.79	776.82	601.34
	Growth Rate		1.10	1.56	1.30	1.47	1.65	1.42
2	Investments	2241.47	3440.73	3010.94	3,431.75	4,011.32	3,981.77	3353.00
	Growth Rate		1.54	1.34	1.53	1.79	1.78	1.60
3	Deposits	7,633.29	8,782.05	8,942.00	9,752.41	10,844.47	11,001.65	9492.65
	Growth Rate		1.15	1.17	1.28	1.42	1.44	1.29
4	Loans & Advances	5,318.48	5,192.52	5,685.20	6,413.12	6,982.32	7,204.32	6132.66
	Growth Rate		0.97	1.06	1.20	1.31	1.35	1.18
5	Total Business	12951.77	13,974	14,627.20	16,165.53	17,826.79	18,205.96	15625.21
	Growth Rate		1.08	1.13	1.25	1.38	1.41	1.25
6	Net Profit	51.47	41.85	56.51	66.68	101.28	82.41	66.70
	Growth Rate		0.81	1.10	1.30	1.98	1.60	1.36
7	Working Capital	8630.87	9872.97	10170.29	11147.95	12,415.97	12,847.55	10847.60
	Growth Rate		1.14	1.18	1.29	1.45	1.49	1.31
8	No of Employees	58	65	68	74	80	78	70.50
	Growth Rate		1.12	1.17	1.28	1.38	1.34	1.26
9	Members	17173	22701	25832	26085.00	28155.00	30723.00	25111.50
	Growth Rate		1.32	1.50	1.52	1.64	1.79	1.55
10	Audit Class	A	A	A	A	A	A	A

Source – Annual report of the bank and <https://mandeshibank.com/>

Growth Analysis –

1 – Paid-up Share Capital - The bank had Rs.470 lacks paid-up share capital in the year 2014-15 which increased by 1.65 times in 2019-20 with Rs. 776.82 lacks. Average growth was 1.42 times during the research period.

2 – Investment - It is seen from the table no. 1.1 that the bank had invested Rs. 2241.47 lacks in the year 2014-15 which increased by 1.78 times in 2019-20 with Rs. 3981.77 lacks. Average growth was 1.60 times during the research period. This thing shows that bank systematically efforts to on the point of investments.

3 – Deposits - The bank had Rs. 7633.29 lacks deposits in the year 2014-15 which increased by 1.44 times in 2019-20 with Rs. 11001.65 lacks. Average growth was 1.29 times during the research period. This thing shows that bank systematically efforts to collects savings.

4 – Loan and Advances – It is seen from the table no. 1.1 that the bank had distributed Rs. 5318.48 lacks loan and advances in the year 2014-15 which increased by 1.35 times in 2019-20 with Rs. 7204.32 lacks. Average growth was 1.18 times during the research period. This thing shows that bank systematically efforts to provide finance assist to their members.

5 – Total Business - It is shown from the table no. 1.1 that the bank had Rs. 12951.77 lacks business during the year 2014-15 which increased by 1.41 times in 2019-20 with Rs.

18205.96 lacks. Average growth was 1.25 times during the research period. It shows that bank systematically efforts to increase their business properly.

6 – Working Capital - It is shown from the table no. 1.1 that the bank had Rs. 8630.87 lacks working capital during the year 2014-15 which increased by 1.49 times in 2019-20 with Rs 12847.55 lacks. Average growth was 1.31 times during the research period. It shows that bank systematically maintain to working capital to settle banking business properly.

7– Profit - It is indicated from the table no. 1.1 that the bank had achieved Rs. 51.47 lacks profit during the year 2014-15 which increased by 1.60 times in 2019-20 with Rs. 82.41 lacks. Average growth was 1.36 times during the research period. It shows that bank has to take systematically efforts to increase their profit.

8 – Number of Employee – There were 58 employees worked in bank in the year of 2014-15 which increased by 1.34 times higher in the year of 2019-20 with 78 employees. Average growth was traced 1.26 times from the base year. This thing shows that bank make employment chance in the society.

9 – Members - There were 17173 members of the bank in the year of 2014-15 which increased by 1.79 times higher in the year of 2019-20 with 30727 members. Average growth was traced 1.55 times from the base year. This thing shows that bank make employment chance in the society.

10 – Audit Class – Bank maintained his ‘A’ class audit during the study period. It means bank properly maintain their banking business account and it is favourable for bank development.

**Table No. 1.2 -
Financial Performance of Man Deshi Mahila Sahakari Bank
For The Period of 2014-15 to 2019-20.**

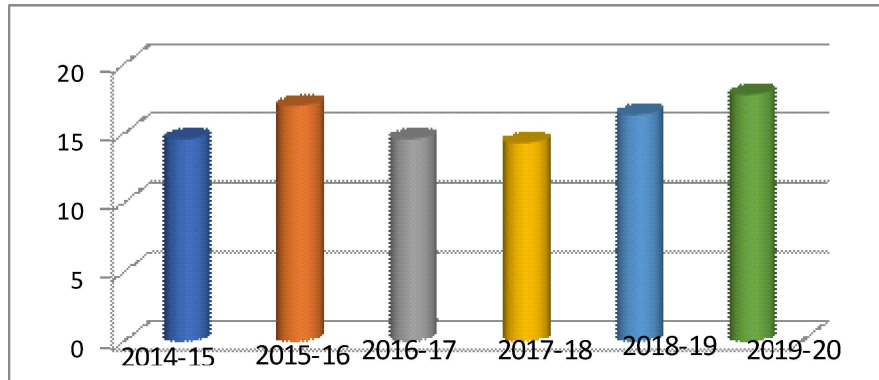
[Rs. in Lacks]										
Index	Year →	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Mean	SD	CV
1	Capital Adequacy (CRAR)	14.6	17	14.6	14.31	16.36	17.81	15.78	1.35	8.54
	Growth Rate		1.16	1.00	0.98	1.12	1.22	1.10	0.09	8.43
2	%Net NPAs	2.76	2.25	2.33	2.05	1.72	2.08	2.20	0.32	14.39
	Growth Rate		0.81	0.84	0.74	0.62	0.75	0.75	0.08	10.07
3	Business per Employee	223.31	214.98	215.11	218.45	222.83	233.41	221.35	6.32	2.85
	Growth Rate		0.96	0.96	0.97	0.99	1.04	0.98	0.03	3.06
4	Profit per Employee	0.89	0.64	0.83	0.90	1.27	1.06	0.93	0.19	20.72
	Growth Rate		0.72	0.93	1.02	1.42	1.20	1.06	0.24	22.50
5	CD Ratio	69.67	59.13	63.58	65.76	64.39	65.48	64.67	3.13	4.84
	Growth Rate		0.84	0.91	0.94	0.92	0.93	0.91	0.04	3.90
6	Return on Equity	0.11	0.08	0.10	0.11	0.15	0.11	0.11	0.02	17.66
	Growth Rate		0.73	0.94	0.99	1.33	0.44	0.89	0.29	33.26

Source – Annual report of the bank and <https://mandeshibank.com/>

Financial Analysis –

1 – CRAR - It is indicated that the bank had maintained CRAR at 14.60 % during the year 2014-15 which increased by 1.22 times in 2019-20 with 17.81 % average CRAR was 15.78 it was more higher than the prescribed norms of Reserve Bank Of India. It indicates that bank systematically efforts to protect their business properly. The ratio graphically was mentioned as under-

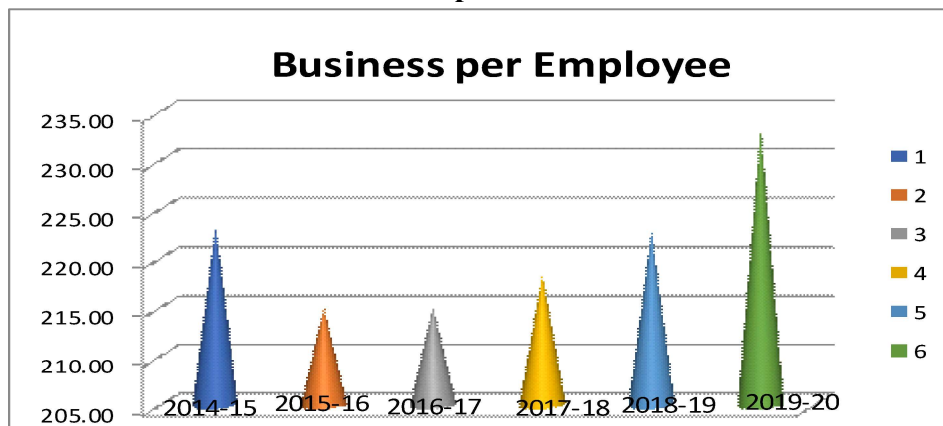
Graph 1.2.1



2 – Net NPAs – Every bank wanted to do their banking business well in manner but some loan account holders did not repay loan money to the bank on time therefore asset quality of bank was affected. As reference to NPAs of bank, bank continuously worked of NPA therefore NPAs per cent was going down during the research period. Average net NPAs was 2.20 whereas in term of CV bank maintained the ratio with CV 14.39, it indicated that bank really wanted to maintain the ratio.

3 – Business Per Employee Ratio - It is indicated that how much bank employee worked for business operations. The bank had maintained Business Per Employee Ratio with Rs. 223.31 lacks during the year 2014-15 which increased by 1.04 times in 2019-20 with Rs. 233.41 in the year of 2019-20. Average the ratio was 221.35 it indicates that bank systematically efforts to protect their business properly. The ratio graphically was mentioned as under-

Graph 1.2.3



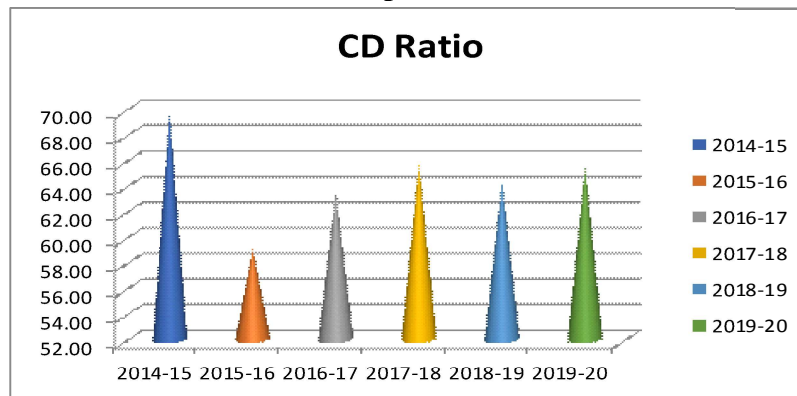
4 - Profit Per Employee Ratio - It is indicated that how much bank employee contribution in profit of business operations. The bank had maintained Profit Per Employee Ratio with Rs. 0.89 lacks during the year 2014-15 which increased by 1.20 times in 2019-20 with Rs. 1.06 in the year of 2019-20. Average the ratio was 0.93 it indicates that bank systematically efforts to protect their profit participation ratio with successfully.

5 – Return on Equity Ratio - The ratio shows that how much return was received by equity holders. There was seen bank continuously giving positive return to their shareholders during the study period. The bank averagely gave return to their shareholders was Rs. 0.11 lacks

during the research period. In term of CV, the bank maintained less volatility with CV 17.66% so it can be said that bank successfully gave return to their shareholders.

6 – Cash Deposit Ratio - It is indicated that how much bank management converted bank’s deposit into advances. As per new rule of RBI the standard ratio is above 60%. The bank maintained CD Ratio with 69.67 % during the year 2014-15 which decreased up to 0.91 times in 2019-20 with 64.67% in the year of 2019-20. Average the ratio was 64.67 % it indicated that bank systematically efforts to maintain the ratio as per rule of RBI during the research period. The bank had less volatility to maintain the ratio with CV 4.84 % during the research period. The ratio graphically was mentioned as under-

Graph 1.2.6



Conclusion and Suggestion –

It is observed that bank continuously maintained growth in points of deposits, loan and advances, working capital, total business, working capital and paid up-share capital, profit, employees’ positions and membership. On the point of financial analyses bank successfully maintained CRAR ratio as per RBI prescribed norms. At the point of, NPA, bank has to be more looks on the point of NPAs position for future; now present position was good. The successfully maintain the CD ratio’s mean as per the RBI norms during the study period. Bank’s employees contributed well in manner on the point of business per employee as well as profit per employee. So, it is to be suggested that bank must continue their performance in field of profit per employee, business per employee as well as CRAR and CD ratio.

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