



Financial Growth Performance of Bhagyalaxmi Mahila Sahakari Bank

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Abstract –

Indian Government, 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 –

Women have very important place among the society on the point of many ritual of Indian culture there for it reflection was seen in society; of course there are some unnecessary obligation were imposed by the society but now in present society people realised significance of women status among the society and therefore many social reformer, Government of India take heart fully efforts to pull women in developing era. Therefore, some reformer started education society for women like Dhondav Keshav karve establish first Mahila university. Mahatma Jotiba Fule, Gopal krushna Gokhale, Savitribai Fule, Mahadev Ranade and so on also did very great work for women development specially in primary education and justice for women against bad practices.

All above intention were done 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.

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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”.

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 Bhagalaxmi Mahila Sahakari Cooperative Banks has been serving the society for long time therefore researcher like to analyses the financial growth performance of Bhagalaxmi Mahila Sahakari Bank, Ltd. Nanded.

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 quality of the bank.
- 4 – To analyse the NPAs movement during the study period of the bank.
- 5 – To check business growth of the bank during the study period of the bank.

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 Bhagalaxmi Mahila Sahakari Bank growth progress. 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.

Review of Literature -

1 - Pawar, R.G. 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

2 - Rautrao, R.L. 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

3 - Monga, G.S. and Verma S. 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

4 - K.N. and Rajeshkumar K. they presented paper with the name of on 'Banking Management Practices in Co-operative Organisation' there were mentioned some issue regarding planning of credit, human resource planning, controlling on expenditure, evaluation process and so on. He highlighted observations and gave some recommendations on problems in personnel policy, qualified staff in cooperative banks in India.⁴

5 - Bandgar, B.T. analysed he presented research paper on 'Human Resource Development in Co-operatives' he observed that human resource base in urban co-operative is important place in urban cooperative banking so it can be said it is strength of banking process. So accepting new challenges faced by co-operative banks there must be advised proper and suitable training to not only for all employees but also managers and directors of the banks.⁵

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 in Nanded district only therefore there was only one bank Bhagyalaxmi Mahila Sahakari Cooperative Bank in Nanded so it was considered for research.

Tools and Technique –

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

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

Growth Performance –

Banking growth is key point of success of any bank therefore fifteen points was considered by researcher for understanding growth analyses of Bhagyalaxmi Mahila Sahakari Bank.ltd. Nanded Table no 1.1 shows idea about 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 as under.

Table No. 1.1 ⁶⁻⁷
Growth Performance of Bhagyalaxmi Mahila Sahakari
Cooperative Bank For The Period of 2018 to 2021.

[Rs. in Lacks]

Sr No.	Details	2018	2019	2020	2021	Mean
1	Authorized Share Capital	2500	2500	5000	5000	3750.00
	Growth Rate		1	2	2	1.67
2	Paid-up Share Capital	1948.77	2133.31	2250.26	2306.33	2159.67
	Growth Rate		1.09	1.15	1.18	1.14
3	Share Holders	21981	22071	21628	21441	21780.25
	Growth Rate		1.00	0.98	0.97	0.98
4	Reserve and Other Funds	3837.63	4251.74	4753.91	5407.59	4562.72
	Growth Rate		1.10	1.24	1.41	1.25
5	Deposits	45293.44	52036.02	58921.08	62686.27	54734.20
	Growth Rate		1.15	1.30	1.38	1.28
6	Loan and Advances	28251.62	34566.42	36325.77	36092.57	33809.10
	Growth Rate		1.22	1.29	1.28	1.26
7	Investment	19094.46	17462.48	23111.19	28680.03	22087.04
	Growth Rate		0.91	1.21	1.50	1.21
8	Total Business	73545.06	86602.44	95246.85	98778.84	88543.30
	Growth Rate		1.18	1.30	1.34	1.27
9	Working Capital	53226.7	59652.39	66865.22	71130.32	62718.66
	Growth Rate		1.12	1.25	1.34	1.24
10	Profit	471.6	469.34	459.37	282.51	420.71
	Growth Rate		0.99	0.97	0.60	0.85
11	C.R.A.R.	15.69	14.62	14.47	14.69	14.87
	Growth Rate		0.93	0.92	0.93	0.94
12	Dividend Rate(Recommended)	9%	9%	-%	5%	8.00
	Growth Rate					
13	Overdue %	5.14%	4.74%	5.88%	5.80%	5.00
	Growth Rate		0.92	1.14	1.13	1.06
14	Total NPA	5.31	5.16	6.75	9.34	6.64
	Growth Rate		0.97	1.27	1.75	
15	Net NPA	2.38	2.41	3.68	5.35	3.46
	Growth Rate		1.01	1.55	2.24	1.60
16	Audit Class	'A'	'A'	'A'	'A'	

Source – Annual Reports of the Bank and <https://bhagyalakshmibank.com/>

Note - Cumulative growth rate mentioned in table with base year of 2018.

Growth Analysis –

1 – Authorise Share Capital – The bank had Rs.2500 lacks authorised share capital in the year 2018 which increased by 2.00 times in 2021 with Rs.5000 lacks.

2 – Paid-up Share Capital - The bank had Rs.1948.77 lacks paid-up share capital in the year 2018 which increased by 1.18 times in 2021 with Rs.2306.33 lacks. Average growth was 0.98 times during the research period.

3 – Reserve and Other Fund - The bank had Rs.3837.63 lacks reserve and other fund in the year 2018 which increased by 1.41 times in 2021 with Rs. 5407.59 lacks. Average growth was 1.25 times during the research period. This thing shows that bank systematically spared money in reserve account.

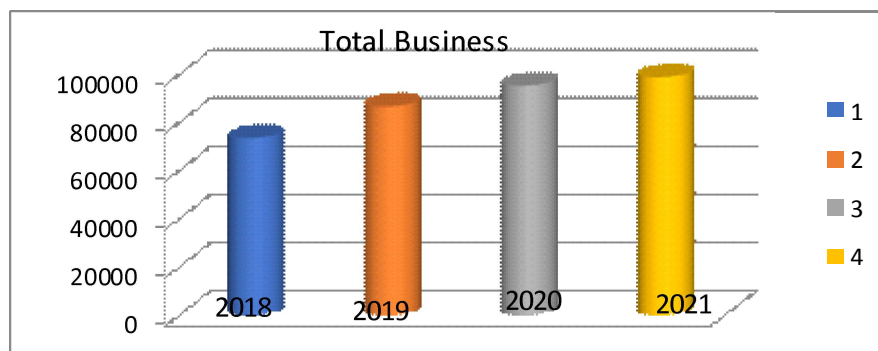
4 – Deposits - The bank had Rs. 45293.44 lacks deposits in the year 2018 which increased by 1.38 times in 2021 with Rs. 62686.27 lacks. Average growth was 1.28 times during the research period. This thing shows that bank systematically efforts to collects saving from the society.

5 – Loan and Advances – It is seen from the table no. 1.1 that the bank had distributed Rs. 28251.62 lacks loan and advances in the year 2018 which increased by 1.28 times in 2021 with Rs. 36092.57 lacks. Average growth was 1.26 times during the research period. This thing shows that bank systematically efforts to provide finance assist to their members.

6 – Investment - It is seen from the table no. 1.1 that the bank had invested Rs. 19094.46 lacks in the year 2018 which increased by 1.50 times in 2021 with Rs. 28680.03 lacks. Average growth was 1.21 times during the research period. This thing shows that bank systematically efforts to on the point of investments.

7 – Total Business - It is shown from the table no. 1.1 that the bank had Rs. 28251.62 lacks business during the year 2018 which increased by 1.34 times in 2021 with Rs. 98778.84 lacks. Average growth was 1.27 times during the research period. It shows that bank systematically efforts to increase their business properly. Growth graphically was mentioned as under-

Graph 1.7



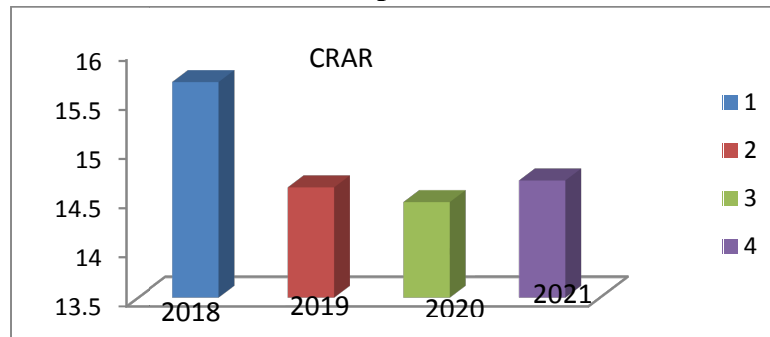
8 – Working Capital - It is shown from the table no. 1.1 that the bank had Rs. 53226.7 lacks working capital during the year 2018 which increased by 1.34 times in 2021 with Rs 71130.32 lacks. Average growth was 1.24 times during the research period. It shows that bank systematically maintain to working capital to settle banking business properly.

9– Profit - It is indicated from the table no. 1.1 that the bank had achieved Rs. 471.60 lacks profit during the year 2018 which decreased up to 0.60 times in 2021 with Rs. 282.51 lacks. It shows that bank has to take systematically efforts to increase their profit.

10 – CRAR - It is indicated that the bank had maintained CRAR at 15.69 % during the year 2018 which decreased up to 0.93 times in 2021 with 14.69 % but still it was higher than the

prescribed norms of RBI. Average CRAR was 14.87 and it was favourable for bank. It indicates that bank systematically efforts to protect their business properly. Growth graphically was mentioned as under-

Graph 1.10



11 – 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 affected. As reference to NPAs of bank, bank maintained NAPs per cent during the study period but because of corona pandemic NPAs of bank lightly increased.

12 – Dividend and Audit Cass – Bank continually had been distributed dividend to their members above 5% whereas average dividend was 8% during the study period. Bank maintained his ‘A’ class audit during the study period. Above both thing are favourable for bank development.

Conclusion –

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 so it is recommended that bank should performance in future whereas on the point of profit, NPAs, bank had good position but there were chance of growth so it was recommended that bank should take care to restore the growth again above points.

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