

LIST OF FIGURES

Figure No.	Particulars	Page No.
Fig. 1.1	Banking Institutions in India (as on March 31, 2014)	4
Fig. 1.2	Structure of Cooperative Credit Institutions in India at the end of March 2015	13
Fig. 9.1	Organisational Structure of Cooperative Banking System	255

LIST OF TABLES

Table No.	Particulars	Page No.
Table 1.1	Primary Agricultural Cooperative Credit Societies at a Glance (All India Position from 2005-06 to 2013-14)	16
Table 1.2	District Central Cooperative Banks at a Glance (All India Position from 2005-06 to 2013-14)	17
Table 1.3	State Cooperative Banks at a Glance (All India Position from 2005-06 to 2013-14)	18
Table 3.1	List of Central Co-operative Banks in Punjab	57
Table 4.1	Trends in Capital (Tier 1) of DCCBs in Punjab	70
Table 4.2	Trends in Capital (Tier II) of DCCBs in Punjab	73
Table 4.3	Trends in Total Capital of DCCBs in Punjab	76
Table 4.4	Trends in Risk Weighted Assets of DCCBs in Punjab	79
Table 4.5	Trends in Capital Adequacy Ratio of DCCBs in Punjab	82
Table 4.6	Trends in Capital (Tier 1) to RWA of DCCBs in Punjab	85
Table 4.7	Trends in Capital (Tier II) to RWA of DCCBs in Punjab	87
Table 4.8	Comparative Analysis of Capital Adequacy in terms of Mean	90
Table 4.9	Comparative Analysis of Capital Adequacy in terms of CAGR	91
Table 4.10	Composite Ranking of DCCBs in terms of Capital Adequacy	94
Table 5.1	Trends in Gross NPAs To Gross Advances (%) of DCCBs in Punjab	103
Table 5.2	Trends in Net NPAs To Net Advances (%) of CCBs in Punjab	106
Table 5.3	Trends in Sub Standard Assets to Total Advances (%) of DCCBs in Punjab	110
Table 5.4	Trends in Doubtful Assets to Total Advances (%) of DCCBs in Punjab	112
Table 5.5	Trends in Loss Assets to Total Advances (%) of DCCBs in Punjab	115
Table 5.6	Trends in Earning Assets to Total Assets (%) of DCCBs in Punjab	118
Table 5.7	Comparative Analysis of Asset Quality in terms of Mean	121
Table 5.8	Comparative Analysis of Asset Quality in terms of CAGR	122
Table 5.9	Composite Ranking of DCCBs in terms of Asset Quality	125
Table 6.1	Trends in Total Advances to Total Deposits of DCCBs in Punjab	133

Table 6.2	Trends in Profit per Employee of DCCBs in Punjab	136
Table 6.3	Trends in Profit per Branch of DCCBs in Punjab	138
Table 6.4	Trends in Business per Employee of DCCBs in Punjab	141
Table 6.5	Trends in Business per Branch of DCCBs in Punjab	144
Table 6.6	Trends in Cost of Management per Employee of DCCBs in Punjab	147
Table 6.7	Trends in Cost of Management per Branch of DCCBs in Punjab	149
Table 6.8	Trends in Interest Income per Branch of DCCBs in Punjab	152
Table 6.9	Trends in Average Yield on Assets of DCCBs in Punjab	155
Table 6.10	Trends in Average Cost of Funds of DCCBs in Punjab	158
Table 6.11	Trends in Cost of Management to Working Funds of DCCBs in Punjab	160
Table 6.12	Trends in Average Cost of Deposits of DCCBs in Punjab	163
Table 6.13	Trends in Average Cost of Borrowings of DCCBs in Punjab	166
Table 6.14	Comparative Analysis of Management Efficiency of in terms of Mean	170
Table 6.15	Comparative Analysis of Management Efficiency in terms of CAGR	171
Table 6.16	Composite Ranking of DCCBs in terms of Management Efficiency	175
Table 7.1	Trends in Net Profit/Owned Funds (%) of DCCBs in Punjab	181
Table 7.2	Trends in Net Profit/Average Working Funds (%) of DCCBs in Punjab	184
Table 7.3	Trends in Interest Income/Total Income (%) of DCCBs in Punjab	187
Table 7.4	Trends in Net Profits/Total Assets (%) of DCCBs in Punjab	189
Table 7.5	Trends in Provisions For NPA/Total Income (%) of DCCBs in Punjab	192
Table 7.6	Trends in Non Interest Income/Working Capital (%) of DCCBs in Punjab	195
Table 7.7	Trends in Cost of Management/Total Income (%) of DCCBs in Punjab	198
Table 7.8	Trends in Average Yield on Loans (%) of DCCBs in Punjab	201
Table 7.9	Trends in Average Yield on Investment (%) of DCCBs in Punjab	203
Table 7.10	Trends in Cost of Management/Total Expenditure (%) of DCCBs in Punjab	206
Table 7.11	Trends in Interest Expanded/Total Expenditure (%) of DCCBs in Punjab	209

Table 7.12	Comparative Analysis of Earning Capability in terms of Mean	212
Table 7.13	Comparative Analysis of Earning Capability in terms of CAGR	213
Table 7.14	Composite Ranking of DCCBs in terms of Earning Capability	218
Table 8.1	Trends in Quick Liquid Assets/Total Assets (%) of DCCBs in Punjab	224
Table 8.2	Trends in Quick Liquid Assets/Total Deposits (%) of DCCBs in Punjab	228
Table 8.3	Trends in Quick Liquid Assets/Demand Deposits (%) of DCCBs in Punjab	230
Table 8.4	Trends in Government Securities/Total Assets (%) of DCCBs in Punjab	233
Table 8.5	Trends in Cash /Deposit Ratio (%) of DCCBs in Punjab	237
Table 8.6	Trends in Time Deposits/Total Deposits (%) of DCCBs in Punjab	239
Table 8.7	Trends in Loans To Earning Assets (%) of DCCBs in Punjab	241
Table 8.8	Comparative Analysis of Liquidity of DCCBs in Punjab in terms of Mean	244
Table 8.9	Comparative Analysis of Liquidity of DCCBs of Punjab in terms of CAGR	245
Table 8.10	Composite Ranking of DCCBs in terms of Liquidity	248
Table 11.1	Overall Ranking of DCCBs in terms of CAMEL	284

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ABBREVIATIONS USED

S.No	Abbreviation	Full Form
1	CCB	Central Cooperative Bank
2	CAGR	Compound Annual Growth Rate
3	Coop	Cooperative
4	DCCBs	District Central Cooperative Bank
5	NABARD	National Bank for Agriculture and Rural Development
6	NAFSCOB	National Federation of State Cooperative Banks
7	NPAs	Non-Performing Assets
8	PACSS	Primary Agricultural Cooperative Service Society
9	PCARDBs	Punjab Cooperative Agriculture and Rural Development Banks
10	PSCB	Punjab State Cooperative Bank
11	RBI	Reserve Bank of India
12	RRBs	Regional Rural Banks
13	SCARDBs	State Cooperative Agriculture and Rural Development Banks
14	SCBs	State Cooperative Banks
15	SD	Standard Deviation
16	CAR	Capital Adequacy ratio
17	RWA	Risk Weighted Assets
18	COM	Cost of Management
19	CRAR	Capital to Risk Weighted Asset Ratio
20	HRD	Human Resource Development
21	AWF	Average Working Funds
22	CRR	Cash Reserve Ratio
23	SLR	Statutory Liquidity Ratio
24	NFS	Non Farm Sector

25	CBS	Core Banking Services
26	AMD	Additional Managing Director
27	CEO	Chief Executive Officer
28	GM	General Manager
29	NRI	Non Resident Indian
30	AFR	Annual Financial Review
31	GDP	Gross Domestic Product
32	ASCTI	Agriculture Cooperative Staff Training Institute
33	RCS	Registrar of Cooperative Societies
34	BCBS	Basel Committee on Banking Supervision
35	OSMOS	Off Site Surveillance and Monitoring System
36	BFS	Board for Financial Supervision