



ORIGINAL RESEARCH PAPER

Commerce

EFFICIENCY IN SANCTION AND DISBURSEMENTS OF LOANS: A STUDY OF BIJAPUR DISTRICT CENTRAL CO-OPERATIVE BANK VIJAYAPUR

KEY WORDS: Co-Operative Banks, Efficiency, sanction and Disbursement

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ABSTRACT

Every nation has to move towards the constant progression of growth. The Co-Operative Banks as part of the banking system operating in Rural and Urban areas in reduced scales, caters the financial needs of Rural and Urban sector particularly agriculture and allied activities, trade and commerce and consumer finance. This paper aims to study the efficiency in sanction and disbursement made by Bijapur District Central Co-Operative Bank Ltd. Vijayapur, Karnataka during 2013-14 to 2017-18. The overall performance is efficient in sanction and disbursements of advances as the total advances shows increasing trend and the bank is disbursing loans to every talukas, all areas, and each category of loans. The Bank has managed efficiently to allocate the funds to Priority Sector as well as Non-Priority sectors; this helps the Bank to maintain high profitability by adhering the guidelines of RBI in sanction and disbursement of advances. The performance of the Bank can improve further by enhancing the loan facilities, improving the quality, introducing new products, and attracting the unreached customers.

INTRODUCTION

Every nation has to move towards the constant progression of growth. Banks being a vital section of this Sector has accelerated the economic development process by channelizing savings of a large number of small households, account holders to capital investment, by promoting the consumption level of individuals and corporate borrowers.

The Co-Operative Banks as part of the banking system operating in Rural and Urban areas in reduced scales, caters the financial needs of Rural and Urban sector particularly agriculture and allied activities, trade and commerce and consumer finance. The intense competition from the Regional Rural Banks, Private Banks, Public Sector Banks, Private Banks and International Banks have led these Co-Operative Banks to evolve with more competitive strength and providing a range of financial products catering to the ever-increasing needs of the Urban and Rural Community. As the Co-Operative Banks Provide almost all Lending Facilities and products offered by the Commercial Banks. Which has fostered them to face the Operational and Credit Risk, and hence these Banks need to be cautious in extending credit facilities. The effective Credit management has made these banks to deliver an efficient allocation of Credit and to cope- up with the competition from various lenders.

Literature Review

1. Supreet Kumar Gaba et.al (2014) study the Credit Risk Management in the Co-Operative Banks in India focuses on the credit risk management tools used by different Urban Co-operative Banks and Lending Practices. The researcher uses simple statistical tools such as diagrams and Charts and finds that Banks lag in the adoption of technology, Performance issues and Leadership issues and concludes that Co-Operative Banks play a significant role by adopting modern practices and Technology.

2. Jyoti Gupta et.al (2012) tries to analyse the lending Practices, compare the efficiency in Co-Operative Banks and the impact of size on the efficiency. Finds that Co-Operative Banks has limited resources, lack of ability to mobilize savings and lower recovery rate and suggested to adopt modern Banking methods, introduce new schemes and expansion of the branches.

3. Mukesh Kumar (2019) studies two Co-Operative Banks of

Himachal Pradesh with reference to lending practices and compare the efficiency of Co-Operative Banks and impact of size on the efficiency, know the satisfaction level of a customer with lending practices and finds that most of the respondents opt for agriculture and term loans, customers selection of Bank depends on the repayment methods, documentation and Bankers average time for loan disbursement is very less. Concludes that Co-Operative Banks can Perform better by increasing the branches in the rural area and adopting the latest technology.

4. Prof. Jaishree R Suryawanshi (2018) tries to analyse the agricultural finance disbursement by Maharashtra State Co-Operative Bank with an objective of reviewing the progress of agricultural finance made, to examine the profitability and Liquidity, overall growth and Performance with the help of Standard Deviation and Chi-Square test finds that establishment expenses and failure to control expenses lead to negative profitability of the Bank, expenses to income ratio is Higher and indicates the negative safety margin and Concludes poor recovery and bad debts are responsible for unsatisfactory functioning of the Bank.

OBJECTIVES

1. To study the efficiency in the Credit Planning
2. To Study the deficiency in Loan category wise Sanction and Disbursement of Loans and Advances
3. To find out the efficiency in area wise sanction and disbursement of loans
4. To find out the efficiency in Taluka wise sanction and disbursement of loans

ANALYSIS AND INTERPRETATION:

The success of the bank lies on the proficient utilization of deposits in the form of loans and advances in a prudent manner to produce enough financial margins for the conduct of the smooth business.

With this background, the present study focuses on the BDCC Bank Limited with 45 Branches operating all areas, talukas, and Hoblis of Bijapur district constitute almost 20 Percent of Market share in terms of Lending Operations. This huge network of Co-operative Banks of DCC bank Bijapur needs to manage its Lending operations efficiently and to maintain its market share and profitability. The following tables evaluate comparative analysis of total loans and advances made by BDCC Bank during 2013-14 to 2017-18.

Table 1.1 Disbursement of Short term Loans to Seasonal Agricultural Operations, Loans to Others and Non-Farm Sector Loans

YEAR	Short term Seasonal Agricultural Operations			Short term Loans and Advances to Others			Non-Farm Sector Loans		
	TARGET	ACHIEVEMENT	% OF TARGET	TARGET	ACHIEVEMENT	% OF TARGET	TARGET	ACHIEVEMENT	% OF TARGET
2013-14	68000	79288.1	116.6	48300	42145.1	87.26	1000	1261.09	126.11
2014-15	87500	93431.6	106.78	55000	59054.5	107.37	1000	2679.34	267.93
2015-16	102500	93872.8	91.58	75000	58883.9	81.78	3000	2476.5	82.55
2016-17	105000	84813.4	80.77	70000	61768.8	88.24	2500	1380.23	55.21
2017-18	100000	62782.3	62.7823	42000	28025.6	66.7275	3000	3385	112.833
MEAN	92600	82837.6	89.45	58060	49975.6	86.07	2100	2236.43	106.50
SD	13694.5	11425.6		12586.3	12992.2		916.515	807.141	
CV	14.7889	13.7928		21.6781	25.9971		43.6436	36.0906	

Source: Annual Reports and Annual District Action Plan of BDCC Bank Ltd Vijayapur. And the Annual credit plan by Syndicate Bank Ltd, the Lead Bank Vijayapur District.

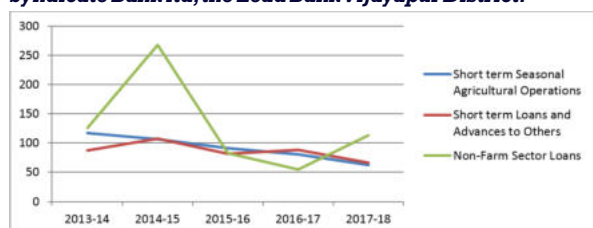


Table 1.1 shows the disbursement of Short term Loans to Seasonal Agricultural Operations loans to others and farm sector loans by the BDCC Bank Limited during the study period.

The maximum percentage of Actual disbursement of Loans over Targeted Loans achieved in the year 2013-14 with the 116.6 Percent and the minimum surplus achieved in the year 2012-13 with the 100.68 Percent. Only 62.78 Percent of targets reported in the year 2017-18. The mean achievement

Percentage is 89.45 Percent. In the initial two years i.e. 2013-14 and 2014-15 BDCC Bank Achieved its Targets and remaining three years i.e. 2015-16 to 2017-17 shows deficit over the target. It shows the increasing trend for the achievement in amounts as well as Percentage for initial years and late part shows declining trend.

The Short-term loans to others have achieved the targets only in the year 201-15 and in rest of the year's bank have not able to achieve its targets with the mean achievement of 86.07 Percent and fluctuating trend.

The Non-farm Sector Loan has reported the highest achievement of targets in the year 2014-15 (267.93 Percent) and lowest in the year 2017-18 (112.83 Percent). In the year 2015-16 and 2016-17 the bank under achieved its targets (82.55 Percent and 55.21 Percent Respectively). The mean achievement is 106.50Percent.

The comparative figure shows that a short-term agriculture loan has less variability (Coefficient of Variation of 13.79 Percent) and Non-Farm Sector loan has the highest variability (Coefficient of Variation of 36.09 Percent).

Table 1.2

Sanction and disbursement of Medium Term Agricultural Loans, Non-Agri loans and Cash Credit by BDCC. (Rs. In Lakhs).

YEAR	Medium Term Agricultural Loan			Medium Term Non- Agricultural Loan			Cash Credit		
	TARGET	ACHIEVEMENT	% OF TARGET	TARGET	ACHIEVEMENT	% OF TARGET	TARGET	ACHIEVEMENT	% OF TARGET
2013-14	2200	3274.54	148.84	1500	2159.28	343.95	20500	12468	60.8195
2014-15	3500	3986.41	113.9	5000	13411	268.23	20000	25597.9	127.99
2015-16	10300	3459.96	34.47	7200	12339.6	171.38	27000	23000	85.1852
2016-17	4000	2849.41	71.24	8500	12366.2	145.49	40000	36283.3	90.7082
2017-18	5000	2395.89	47.9178	9000	13108	145.644	27000	34051.8	126.118
MEAN	5000	3193.24	63.86	6240	10676.8	171.10	26900	26280.2	97.69
SD	2799.29	540.528		2744.16	4279.11		7213.88	8514.24	
CV	55.9857	16.9273		43.9769	40.0785		26.8174	32.3979	

Source: Annual Reports and Annual District Action Plan of BDCC Bank Ltd Vijayapur. And the Annual credit plan by Syndicate Bank Ltd, the Lead Bank Vijayapur District.

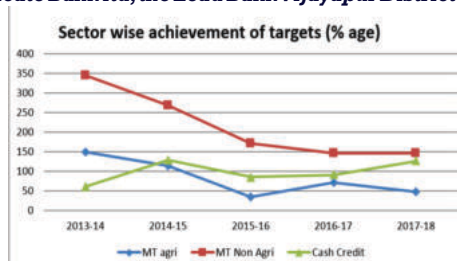


Table 1.2 reveals the disbursement of Medium-term Loans and Advances to Agriculture, Non-Agriculture Sector, and Cash Credit by the BDCC Bank Limited during the study Period. The highest achievement of target of Medium term agricultural loans Achieved in the year 2013-14 (148.84 Percent) and the lowest achievement of targets in the year 2014-15 (113.9 Percent). The highest underachievement reported in the year

2015-16 (34.47 Percent). In the year 2016-17, only 71.24 Percent of Targets achieved. The mean achievement is 63.86 Percent.

The highest Actual disbursement of Loans over Targeted Medium Term Non-Agriculture Loans achieved in the year 2013-14 (343.95Percent) followed by the year 2014-15 (268.23 Percent). The lowest surplus achieved in the year 2016-17 (145.49 Percent). The mean achievement is 171.10 Percent and there is no deficit reported in the study period.

The highest Actual disbursement of Loans over Targeted Cash Credit Loans achieved in the year 2014-15 (127.99 Percent) followed by the year 2017-18 (126.12 Percent). The rest of the years have reported the underachievement of targets with the mean achievement is 97.69 Percent.

The trend figure shows that the Medium-term Non-Agriculture loan has over performed compared to other sectors in achievement of targets and in comparison of Coefficient of variation medium term agriculture loans have less variability (CV of 16.92 Percent) and Medium term Non agriculture loans has higher variability (CV of 40.07 Percent).

TABLE: 1.3 Total Loans and Advances sanctioned by BDCC Bank Vijayapur (Amount in Lakhs)

YEAR	AGRICULTURE		MSE		OTHERS		TOTAL PRIORITY		NON PRIORITY		TOTAL ADVANCES	
	NO OF A/C	AMT	NO OF A/C	AMT	NO OF A/C	AMT	NO OF A/C	AMT	NO OF A/C	AMT	NO OF A/C	AMT
2013-14	159460	63483	1323	1233	8637	7141	169420	71857	-	11373	--	131128
2014-15	198893	83535	1883	2053	7242	7895	208018	93483	0	39760	208018	133243
2015-16	203384	91253	3235	18697	9639	32409	216088	144143	0	19567	216088	163710
2016-17	211571	94334	0	0	1192	2701	212981	99040	33452	64223	246433	163263
2017-18	186920	90591	146	937	1121	1120	188401	94622	11375	59424	199776	154046
Mean		84639.2		4584		10253.2		100629		38869.4		149078
SD		11153.11		7086.97		11371.7		23710.63		20951.01		14233.34
CV		13.18		154.60		110.91		23.56		53.90		9.55

Source: Annual Reports and Annual District Action Plan of BDCC Bank Ltd Vijayapur. And the Annual credit plan by Syndicate Bank Ltd, the Lead Bank Vijayapur District.

Table 1.3 unveils the loans and advances Sanctioned and disbursed by the BDCC Bank Limited during the study period. The maximum total loans and advances are disbursed during the year 2015-16 i.e. Rs. 1, 63,710 lakhs and minimum of Rs. 1, 31,128 lakhs in the year 2013-14. During the year 2014-15 the loan disbursed was Rs. 1, 33,243 Lakhs. While in the year 2016-17, the Total Loans disbursed was Rs. 1, 63,263 Lakhs and then decreased to Rs. 1, 54,046 lakhs in the year 2017-18.

The maximum number of accounts to disbursement of loans was in the years 2016-17 (2,46,433), followed by the Year 2015-16 (2,16,088). While, in the year 2014-15 total 2, 08,018 accounts were sanctioned the loans. And the lowest Number of loan Accounts Sanctioned is 1,99,776 (2017-18).

The maximum amount of Non-Priority Sector Loans disbursed was in the year 2016-17 (Rs.64, 223 Lakhs), followed by the year 2017-18 (Rs. 59,424 Lakhs), and in the year 2014-15 (Rs. 39,760 Lakhs). In the year 2013-14, the lowest amount of loans disbursed to the Non Priority Sectors was Rs.11, 373 Lakhs.

The maximum amount of Priority Sector Loans disbursed was in the year 2015-16 (Rs. 1,44,143Lakhs), followed by the year 2016-17 (Rs. 99,040 Lakhs), and in 2017-18 the year (Rs 94,622 Lakhs). In the year of 2013-14, the lowest amount of Loans disbursed to the Priority Sectors (Rs. 71857 Lakhs). It has a rising and falling trend in disbursement of loans to Priority Sector.

Table 1.4 Area wise disbursement of Loans and Advances (Rs. in lakhs).

YEAR	ADVANCES			
	RURAL	SEMI- URBAN	URBAN	TOTAL
2012-13	24622	15839	35761	76222
2013-14	31812	20344	45324	97480
2014-15	38340	26935	67968	133243
2015-16	45297	29211	89202	163710
2016-17	47248	27584	88432	163264
2017-18	27814	70783	55465	154062
MEAN	35855.5	31782.67	63692	131330.17
SD	9298.50	19767.71	22209.55	36800.44
CV	25.93	62.20	34.87	28.02

Source: Annual Reports and Annual District Action Plan of BDCC Bank Ltd Vijayapur. And the Annual credit plan by Syndicate Bank Ltd, the Lead Bank Vijayapur District.

Table 1.4 exhibits the Area-wise disbursement of loans and by the BDCC Bank Limited during the study period. The maximum loans and advances disbursed in Rural Area during 2016-17 (Rs. 47,248 lakhs), and a minimum loans in the year 2012-13 (Rs. 24,622 lakhs). The Loans disbursed to the Rural Area shows the Increasing Trend from the year 2012-13 to the year 2016-17. And this trend has been paused as there is a

decline in the loans for rural area in the year 2017-18 (Rs. 27,814 Lakhs) from highest point with the amount of Rs. 47,248 Lakhs. The mean disbursement of loans to rural area stands for Rs. 35,855.5 Lakhs with the SD of Rs. 9,298.50 Lakhs and CV of 25.93 Percent, which suggests that the rural area has the fluctuation of 25.93 Percent.

The maximum loans and advances are disbursed in Semi-Urban Area during 2017-18 (Rs. 70,783 lakhs), and a minimum in the year 2012-13 (Rs.15,839 lakhs). this category of loans shows the increasing trend during the entire study period. There was a Slight Decline in the Year 2016-17, but the Loan disbursed Increased almost three Times to Rs 70,783 in the Year 2017-18. The mean disbursement stands for Rs.31,782.67 Lakhs with the SD of Rs.19, 767.71 Lakhs with the CV of 62.20 Percent.

The maximum loans and advances are disbursed in Urban Area during 2015-16 i.e. Rs. 89,202 lakhs and a minimum of Rs. 35,761 lakhs in 2012-13. The Loans disbursed to this Area shows the increasing trend from the year 2012-13 to the year 2015-16 after that year there was a declining trend up to the year 2017-18. The mean disbursement of loans to urban area stands for Rs. 63,692 Lakhs with the SD of Rs.22, 209.55 Lakhs with the CV of 34.87 Percent.

The highest variability reported area was the Semi-Urban area with the CV of 62.20 Percent and the lowest variability reported was in the rural area with CV 25.93 Percent.

Table 1.5 Variability of Area wise disbursement of loans and advances. Analysis of Variance (Two –Way).

Source of Variation	SS	df	MS	F	P-value	F crit
Yearly disbursements	2257120	5	451424	1.739	0.213	3.3258
Area wise disbursement	3619328	2	1809664	6.972	0.012	4.1028
Error	2595321	10	259532			
Total	8471770	17				

Source: Calculated Figures

Table 1.5 illustrates the variability of Area wise disbursement of loans by the BDCC Bank Limited during the study period.

1. Variability in Yearly disbursement of Loans

The Two-Way ANOVA results indicated that the data related to the variability of Yearly disbursement of loans was compared. It is found that, there is no statistically significant variation between the years wise disbursement of loans because the P-value 0.2133 is greater than 0.05 Level of Significance (alpha value) and the derived F value 1.7394 is lesser than the Critical F value 3.3258(0.05 alpha value and 5 degrees of freedom).

2. Variability in Area wise disbursement of Loans:

It is found from the results that, there is a statistically

significant variation between the Area wise disbursement of loans because the P-value 0.0127 is smaller than 0.05 Level of Significance (alpha Value) and the derived F value 6.9728 is

Greater than the Critical F value 4.1028 (0.05 alpha value and 2 degrees of freedom). it can be concluded that the area wise disbursement of Loans has statistically variability.

Table 1.6 Taluka wise disbursement of Loans by BDCC Bank Vijayapur (Rs. in Lakhs)

YEAR	Bijapur	Growth Rate (%)	Bagewadi	Growth Rate (%)	Muddebihal	Growth Rate (%)	Indi	Growth Rate (%)	Sindagi	Growth Rate (%)	Total	Growth Rate (%)
2013-14	28294.73	NA	11242.50	NA	6783.36	NA	16032.65	NA	13868.49	NA	76221.73	NA
2014-15	36317.99	28.36	14834.88	31.95	8324.42	22.72	19546.85	21.92	18456.14	33.08	97480.28	27.89
2015-16	53395.34	47.02	18488.20	24.63	11569.92	38.99	25122.81	28.53	24667.16	33.65	133243.43	36.69
2016-17	65550.81	22.77	20243.42	9.49	13155.61	13.71	31162.29	24.04	29213.17	18.43	159325.30	19.57
2017-18	43235.33	(34.04)	19822.54	(2.08)	12474.84	(5.17)	28113.54	-9.78	27247.71	(6.73)	130893.96	(17.84)
CAGR		16.02		16.00		17.56		16.18		19.61		16.58
MEAN	45358.84		16926.31		10461.63		23995.63		22690.53		119432.94	
SD	14575.07		3824.61		2767.50		6180.40		6383.15		32644.34	
CV	32.13		22.60		26.45		25.76		28.13		27.33	

Source: Annual Reports and Annual District Action Plan of BDCC Bank Ltd Vijayapur. And the Annual credit plan by Syndicate Bank Ltd, the Lead Bank Vijayapur District. (Figures in Bracket indicates the negative Growth)

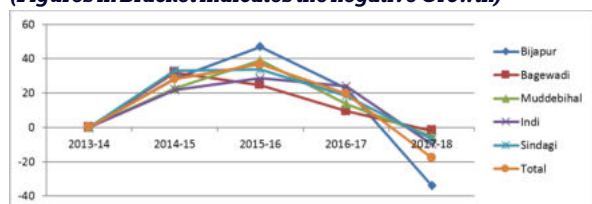


Table 1.6 shows the Taluka-wise disbursement of total loans and advances by the BDCC Bank Limited during the study period. In comparison of the total loans disbursed Taluka-wise, the Vijayapur Taluka has the highest reported credit disbursement with the mean disbursement of 45358.84 lakhs followed by the Indi Taluka with mean disbursement of Rs. 29335.65. The lowest credit disbursement made by the Muddebihal Taluka with mean disbursement of Rs.10461.63 followed by the Basavana Bagewadi Taluka with mean disbursement of Rs. 16926.31 Lakhs. The Sindagi Taluka Reported mean disbursement of credit amounted to Rs.22690.53.

The Cumulative Average Growth Rate of total credit disbursed stands at 16.58 Percent. And the highest CAGR reported in comparison with all talukas is 19.61Percent in Sindagi Taluka, followed by 17.56 Percent in Indi Taluka. The lowest CAGR reported by Bagewadi 16 Percent, Vijayapur 16.02 Percent and Indi Taluka reported 16.18 Percent CAGR. The only two talukas have reported the CAGR above the total CAGR of Total advances.

The trend figures shows that all talukas show increasing trend in the initial years and started declining in the year 2016-17 and in the year 2017-18 all talukas have reported a negative growth rate.

Table 1.7 ANOVA Two-Factor Without Replication

ANOVA Two-Factor Without Replication						
Source of Variation	SS	df	MS	F	P-value	F crit
Yearly disbursement	852522590	4	213130647.5	8.48	0.0007	3.01
Taluka wise disbursement	3455875179	4	863968794.8	34.38	1.14E-07	3.01
Error	402123001	16	25132687.57			
Total	4710520770	24				

Source: Calculated Figures

Table 1.7 shows the variability in Taluka wise disbursement of credit by the BDCC Bank Limited during the study period.

1. Variability in Yearly disbursement of credit:

The Two-Way ANOVA results indicate the comparison of the

data related to the variability of yearly disbursement of credit in Sindagi Taluka. There is a statistically significant variations in the Means of yearly disbursement of Advances in all talukas because the P-value 0.0007 is smaller than 0.05 Level of Significance (alpha Value) and the derived F value 8.48 is greater than the Critical F value 3.01 (0.05 alpha value and 4 degrees of freedom).

2. Variability in Taluka wise Credit disbursements:

The Two-Way ANOVA results indicate the comparison of the data related to the variability of Taluka wise disbursement of advances in Sindagi Taluka by BDCC Bank Vijayapur. There is a statistically significant variations in the Means of Taluka wise disbursement of advances in the study period because the P-value 1.14E-07 is smaller than 0.05 Level of Significance (alpha Value) and the derived F value 34.38 is greater than the Critical F value 3.01 (0.05 alpha value and 4 degrees of freedom).

CONCLUSION

The Taluka-wise disbursement of advances has the variability as the loans are concentrated in Vijayapur, Indi, and Sindagi talukas. Muddebihal and Bagewadi Taluka have smaller amount of advances as compared to other talukas. Area-wise advances have the variability as the majority of loans and advances have sanctioned in urban area followed by the rural area. The semi-urban area has been lagging in disbursement of loans. The bank has disbursed highest amount of loans to priority sector as compared to Non-Priority sector in the initial years of the study and the Non-Priority sector advances have shown the Increasing growth rate as compared to Priority Sector. Medium-term Non-agriculture loans has an increasing trend as all years targets are achieved, and the Medium-term Agriculture loans Under-performed as there is deficits in the achievements.

The overall performance is efficient in sanction and disbursements of advances as the total advances shows increasing trend and the bank is disbursing loans to every talukas, all areas, and each category of loans. The Bank has managed efficiently to allocate the funds to Priority Sector as well as Non-Priority sectors; this helps the Bank to maintain high profitability by adhering the guidelines of RBI in sanction and disbursement of advances. The performance of the Bank further by enhancing the loan facilities, improving the quality, introducing new products and attracting the unreached customers.

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