



A Study On Indicators Of Financial Performance: With Special Reference To UCB's In India

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Abstract:

Purpose: The study aims to identify and measure the banking activities, especially the financial performance of Urban Cooperative Banks (UCBs) in India, until December 2022. The study was conducted using data available from the Reserve Bank of India (RBI), and the interpretation of results is mainly based on the researcher's observations. The purpose of the study is to estimate the values obtained in a few selected indicators that are considered benchmarks to measure the performance of UCBs.

Methodology: The key statistical data and also the financial statements of Urban cooperative banks from 2020-21 to 2021-22 are considered for the current research work. The camel model and calculation of CAGR (compound annual growth rate) have been conducted to identify the financial model followed by these banks across India. The conclusion is drawn based on the output value of the defined calculations.

Finding: The study revealed the key financial indicators and their impact on banks' performances especially for the urban cooperative banks in India. Since the Urban cooperative banks all over India were considered, it also gives a clear picture of their growth aspects.

Originality: It may be used for the state-level and central-level banking associations with special regard to Urban cooperative banks to take some major steps in bringing the fallings of banks and to support the banks with new strategies.

Utilitarian implication: Nowadays there has been a renewed focus on UCBs by both state and central governments, and even from the investors and stakeholders which has attracted many researchers to conduct these types of studies. This helps future investors and customers to know the financial position of these banks before making big decisions.

Paper Type: This paper is conducted using secondary data using a few basic formulas, hence it is Analytical research.

Index Terms - Camel model, UCBs, Key financial indicators, Growth rates.

1. INTRODUCTION:

India's banking industry is going through a major transformation (Swagata Sen,(2021),[1]). That being said, there isn't much financial activity in rural areas. In India, the vast majority of people live in agency and rural areas. In rural areas, the literacy rate is relatively low (Vikram Mohite,(2008),[2]). There has been a surge in the number of banks and other financial institutions serving rural communities in recent years. They are doing this to benefit the nation in addition to taking advantage of the sizable unexplored market (SOYELIYA USHA L (2013)[3]). Because of several high-profile incidents in recent years, banks have come under heightened scrutiny. The phrase is frequently used in India to describe the nation's initiatives to offer financial services to its rural population (Shetty, M. D.(2022),[4]). The new analysis claims that the reason financial inclusion in India has not taken hold is that rural areas are known to have incredibly high levels of debt and to be among the most prone to widespread and persistent credit manipulation (Jyoti Gupta, Suman Jain (2012)[5]). There are several explanations for why financial services are not available. These consist of a deficiency in knowledge, access to financial services, and infrastructure. The main cause is that many small farmers frequently do not have the collateral required to obtain loans(V. M. TIDAKE,(2016)[6]). Furthermore, the infrastructure is frequently inadequate, which makes it challenging for banks to install ATMs and branches. The Grameen Foundation, for instance, is attempting to create a peer-to-peer lending model devoid of collateral requirements. In India, microfinance began in the 1950s when tiny rural companies received loans from commercial banks (Shetty, M. D., & Bhat, S. (2022)[7]). UCBs, on the other hand, were established primarily to serve the needs of rural areas only in the 1970s. These banks have been essential in pushing economic growth in rural areas and expanding financial inclusion in India. Providing financial inclusion to the underprivileged and marginalized through the banking system is UCB's primary mission statement. (Haralayya, D. (2021)[8]). Opening more branches has helped achieve two important goals: delivering loans to rural regions and mobilizing rural deposits. UCB is also committed to empowering women in both rural and urban slums, who are primary stakeholders. However, despite the presence of numerous commercial banks and urban cooperative banks in various regions of India, a significant portion of the population lacks access to banking services, particularly in rural and semi-urban areas. This is due to the difficulty that traditional banks face in reaching the unbanked population, which is not widely known(Shetty, M. D.(2022)[9]). With the emergence of new financial institutions and the introduction of digital banking, traditional banks, including UCBs, are under pressure to compete in terms of growth, economy, and affordability. By promoting financial inclusion, UCB can significantly transform the nation's banking system (Supreet Gaba, Dr. Bharat Bhushan Goenka. (2017)[10]).

The bank can also contribute to the decrease in the amount of black money in the economy by giving the unbanked and rural populations access to formal banking channels. One of the numerous banks trying to change this is UCB, which is based in southern India (Munirajasekhar Bezawada,(2013)[11]). To stay ahead of the competition in such a situation, banks must place a high priority on their financial performance. Three essential elements of a successful financial institution are growth, sustainability, and high-quality management. The CAMEL model is regarded as the most thorough of these since it takes into account every significant facet of a bank (Shetty, M. D.,(2023)[12]). To stay ahead of the competition in such a situation, banks must place a high priority on their financial performance. Three essential elements of a successful financial institution are growth, sustainability, and high-quality management(N. Ganesan. (2009)[13]). The CAMEL model is considered to be the most comprehensive tool for assessing a bank's financial performance. It takes into account all significant aspects of a bank's financial performance. Regulators use the CAMEL model to supervise and monitor risks in banks and other financial institutions (Sanobar Anjum. (2013)[14]).

2. REVIEW OF LITERATURE:

The role of banks especially in urban and semi-urban areas plays a vital role. To support the people of tier 2 and tier 3 cities in their business and other agricultural activities UCBs play a major role by providing the required financial support (Biresh K. Sahoo(2007)[15]). Many studies have been conducted on UCB's performance, but not much was explored on the CAMEL model and CAGR approach. A Systematic literature search is conducted using the Google Scholar database to review papers published from 2005-2023 based on the availability of data and information through different sites.

Table 1: Contribution by different scholars

SI No	Field of research	Focus	Outcome/Observation	References
1	Profitability Analysis of RRB's	It focus on how these banks performed even in time frame of poor technology support and financial modeling.	This concludes the profit ratio of RRB's in selected area.	Kumar et al., (2022). [1]
2	Current scenario and working condition of Indian cooperative banks.	Study focus on overall performance of cooperative bank in India and specially in rural areas.	Study concludes the positive and uptrend growth of cooperative movement in India.	Subashchandra & Nagaraja ,(2018). [2]
3	Current scenario and future prospects of UCB in India	This study purely focus on UCB's and their current position in terms of fund management	It reveals that the UCB's are doing very positive work in building nation and have a standard fund management process.	Hajera Fatima, (2019), [3]
4	Banking industry in India and its tremendous growth	Talks much about the growth of banking industry post LPG, 1991 in India.	It reveals the standard operating procedure followed by Indian banks and how it bring the success in their operations.	Haralaya & Aithal, (2021). [4]
5	Comparative study of selected RRB's in India	Study focus on the method of techniques used by banks in analyzing financial performance of selected RRB's.	It reveals that the models used for the study were much useful and RRB's are doing tremendous job in bringing development in rural areas.	Megha & Sudhundra,(2023). [5]
6	Scheduled Urban	Study mainly considers the	It conclude that these banks are contributing	Revati & Rajendra,(2020).

	Cooperative Banks-The case analysis	Indian scheduled banks and their growth in the recent trends	much towards Indian economy	[6]
7	Lending practices of Himachal Pradesh cooperative banks	Study concentrate and focus on lending practices and procedures carried down by Himachal Pradesh cooperative banks	The outcome of the study interpret about the drastic growth in the cooperative banks in HP.	Mukesh & Kumar,(2019). [7]
8	Sources and applications of funds at selected UCB in India	This study concentrate much on financial plan and investment avenues of UCB's and their fund management	The outcome of the study proves the outstanding performance of UCB's and their strategy in building the fintech	Jyoti Gupta & Suman,(2018). [8]
9	Current Scenario of State Co-Operative Bank in India and Its' Working Performance	This particular study concentrate on treasury management of UCB's and their fund diversification part.	It emphasize the code of conduct the cooperative banks follow in financial discipline and making more profit out of that.	Subashchandra & Nagarajan,(2020). [9]
10	Current Scenario of State Co-Operative Bank in India and Its' Working Performance	The study focus on the how banking leads to economic growth of the country and it also focus on how it can be achieved.	The cooperative banking growth will definitely leads to country economic growth.	Haralayya & Aithal, (2021). [10]

3. RESEARCH GAP:

The study considers few values and calculations as financial indicators, however, there may be other factors and analysis could be done to support the objectives of this study (M. Sangameshwari(2017),[16]). Observing and analyzing the overall UCB's performance will give a general opinion on the financial performance but any specific bank.

4. RESEARCH AGENDA:

To better understand the expansion of UCBs and their overall financial situation, the research will focus on a few key financial indicators (Reddy S and Reddi R.C. (2013)[17]). The researcher is looking at the various elements that contribute to financial stability using the CAMEL model. However, some challenges still need to be addressed, such as the lack of investment advisors and skilled manpower in these UCBs to handle financial activities (Fulbag Singh, Balwinder Singh. (2006)[18]).

5. OBJECTIVES

- 1) To identify and analyse the key financial indicators in measuring UCB's financial performance.
- 2) To implement the CAMEL model and its factors to measure the financial operations of UCBs in India.
- 3) To forecast the future financial decisions based on the two-year financial performance of these Urban cooperative banks.
- 4) To measure the impact of financial decisions on the overall growth of UCBs.
- 5) To identify the unique financial strengths and opportunities for UCBs in India shortly.

6. RESEARCH METHODOLOGY

SOURCES OF DATA

THE CHOSEN STUDY RELIES ON SECONDARY DATA, MAKING IT ANALYTICAL RESEARCH. THE DATA WAS GATHERED FROM THE ANNUAL REPORTS OF SELECTED UCBs THAT OPERATE THROUGHOUT INDIA. THE STUDY'S OBJECTIVE IS TO DETERMINE HOW FINANCIAL INCLUSION HAS IMPACTED THE FINANCIAL OPERATIONS OF INDIAN UCBs.

PERIOD OF THE STUDY

THE PAPER HAS BEEN PREPARED BASED ON THE FINANCIAL STATEMENTS AVAILABLE FOR THE YEARS ENDING 2021 AND 2022 WITH THE RESERVE BANK OF INDIA. THIS TWO-YEAR DATA HAS PROVIDED A CLEAR INSIGHT INTO THE FINANCIAL OPERATIONS CONDUCTED BY URBAN COOPERATIVE BANKS (UCBs) IN INDIA.

7. CAMEL MODEL PARAMETERS

This model was designed by FFIEC which is the financial institution of the United States of America in the year 1979 and now this method is used worldwide (Shetty, M. D., & Nikhitha, M. K. (2022)[19]). This model helps to study the banking performance and market risk associated with it. This model has been used for a long back i.e. since 1990 and it is getting updated from time to time as per the standards and requirements (Dr. Vijay Singh. (2013)[21]).

The CAMEL model is largely used in financial institutions and the accuracy of this model has brought it to the next level. The financial effectiveness and permissibility have made the CAMEL model more attractive and widely used too in assessing banking activities. Any wrong decisions, inefficiency and improper fund management will lead to an imbalance in the country's economy (Vishal Thakur, AP Goyal. (2021)[22]). This model helps to solve many complex problems and to make the right decisions in terms of fund management and profitability of the financial institutions.

CAMEL approach has a major understanding as below.

1. The higher the capital adequacy ratio better the bank can face the forthcoming losses in the business. So, this analysis helps in identifying banks' capital to challenge the future financial threat.
2. The quality of banking assets is very important in identifying the NPA with which banks are struggling. This calculation helps in identifying the total value of unpaid amounts to banks and the risk associated with not collecting them.
3. Management quality is much required in financial institutions for the long run success, and hence quality work and quality management services are required. Furthermore, the institutions need to adapt to changes in per environment and new regulatory policies (Dr. Vijaya Jyothi Nethala,(2022)[23]).
4. Earnings quality helps to identify the bank's strength to pay back its debts. This demonstrates how well the company generates profits because profits are the source of paying debts.
5. Liquidity of the company deals with the capacity of the company to face commitments and when they are held to maturity. Insolvency arises due to a low liquidity position which in turn leads to a big collapse (Dr. P. Kalai Selvi. (2020)[24]). Meeting the financial obligation is a major task for any financial institution.

7. RESULTS AND DISCUSSIONS

The annual report is measured and collected from the overall UCBs in India for the CAMEL model to measure and examine.

8.1 Capital Adequacy Ratio:

Quality capital is better than quantity or the total value of the initial capital. The soundness of the financial institution depends on the quality of the capital employed. If CAR is high, then shareholders equity will also be high and hence company can meet its financial obligation very easily (Mr. Subeesh. A. V, Dr. Sampath Nagi. (2019)[25]). This ratio helps to identify the banks' financial stability and core capital strength. Common Equity Tier 1 capital is the one in which the measure of a bank's core capital, which consists of equity (i.e., shareholdings) and retained earnings is calculated. Risk-weighted assets deal with the analysis of measuring the bank's exposure to risk.

Table 3: Capital Adequacy Ratio (CAR).

Sl No	Location	Scheduled UCB		Non-scheduled UCB	
		Year		Year	
		2021	2022	2021	2022
	CAR (combined)	9.3	14.2	15.3	16.9
1	Tier 1 cities	5.3	10.2	13.2	14.5
2	Tier 2 cities	4.0	4.0	2.1	2.4

Source: Offsite returns submitted to RBI by all Banks

Comments:

Substantially the SUCBs have shown much improvement and position in recent years compared to the NUCB. But all together the CRR for combined UCBs showed a positive growth in terms of net Capital funds in both Tier 1 and Tier 2 cities.

8.2 Asset Quality

This calculation will give a picture of how much the NPA proportion is there against the total loans by the UCBs. It is always better if the banks have lower ratios which means the loans are at lower risk.

Sl. No	Location	Scheduled UCB		Non-scheduled UCB	
		Year		Year	
		2021	2022	2021	2022
	AQ (combined)	2.28	2.54	2.20	2.05
1	Tier 1 cities	1.80	2.10	1.30	1.85
2	Tier 2 cities	0.48	0.44	0.90	0.20

Comments:

The analysis shows a clear picture that Non-scheduled USBs have a good asset quality, which in turn means they have less NPA when compared to Scheduled banks.

8.3 MANAGEMENT QUALITY:

This particular ratio talks about the total advances to total deposits of the UCBs. It points out the efficiency of the management in terms of managing the funds available with the bank. A higher value determines that the bank has good potential management to use its assets and make more income out of it.

SI No	Location	Scheduled UCB		Non-scheduled UCB	
		Year		Year	
		2021	2022	2021	2022
	MQ (combined)	67%	81%	70%	86%
1	Tier 1 cities	43 %	53 %	41 %	60 %
2	Tier 2 cities	24 %	29 %	29 %	26 %

(Source: Compiled by the researcher)

Comments :

As we see in the output of our management quality ratios, it is very clear that year-wise improvement is achieved. The UCBs are upgrading their quality of work inducing the strength to generate more income with the available assets.

8.4 EARNINGS QUALITY RATIO:

SI No	Location	Scheduled UCB		Non-scheduled UCB	
		Year		Year	
		2021	2022	2021	2022
	NMR (combined)	1.48	2.01	1.83	2.15
1	Tier 1 cities	0.80	1.50	1.23	1.65
2	Tier 2 cities	0.68	0.51	0.60	0.50

(Source: Compiled by the researcher)

Comments :

The productivity and contribution of the bank employees are seen in the above results; however, the net margin is in the increasing order which shows a positive financial position. As always, the Tier 1 cities UCB's performance in terms of creating Net margin is impressive.

8.5 Liquidity

This ratio indicates the competence of the UCBs to meet their short-term obligations. It is the extensive measure of UCB's overall liquidity position and the most used ratio is the Quick Ratio.

Sl No	Location	Scheduled UCB		Non-scheduled UCB	
		Year		Year	
		2021	2022	2021	2022
	LR/QR (combined)	2.48	2.94	3.50	3.89
1	Tier 1 cities	1.80	2.10	2.10	2.45
2	Tier 2 cities	0.68	0.84	1.40	1.44

(Source: Compiled by the researcher)

Comments:

The liquidity position of the banks is in a positive trend for both Scheduled and non-scheduled banks. These results show that UCBs are financially stronger when it comes to the liquidity position of the institution to manage their short-term debts.

8. FLOW OF CREDIT TOWARDS AGRICULTURE:

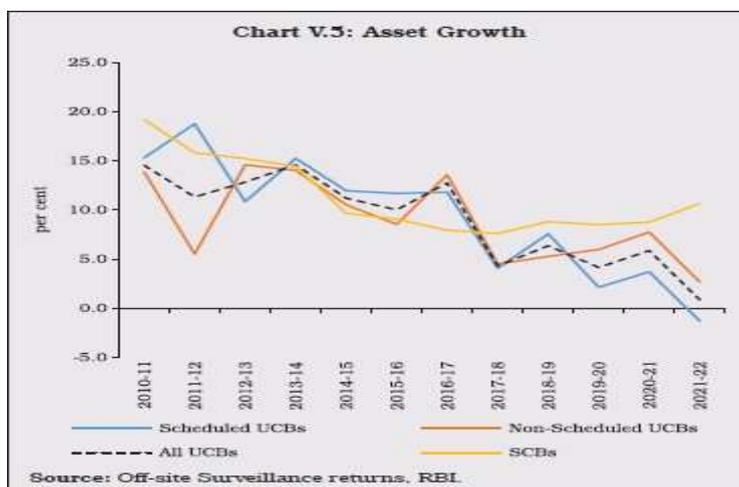
Here the researcher wants to study the main objective of the cooperative banks. As they started with the motive of helping rural agriculture and small industries, it is necessary to study their proportion in terms of support and investment in the Agriculture sector.

Year	Cooperative banks	RRB's	Commercial Banks	Total
2015-16	16.7 %	13.0%	70.20 %	100
2016-17	13.4	11.6	75.0	100
2017-18	12.9	12.1	74.9	100
2018-19	12.1	11.9	76.0	100
2019-20	11.3	11.9	76.8	100
2020-21	12.1	12.1	75.8	100
2021-22	13.0	11.0	76.0	100

Source: Data submitted to NABARD (official RBI)

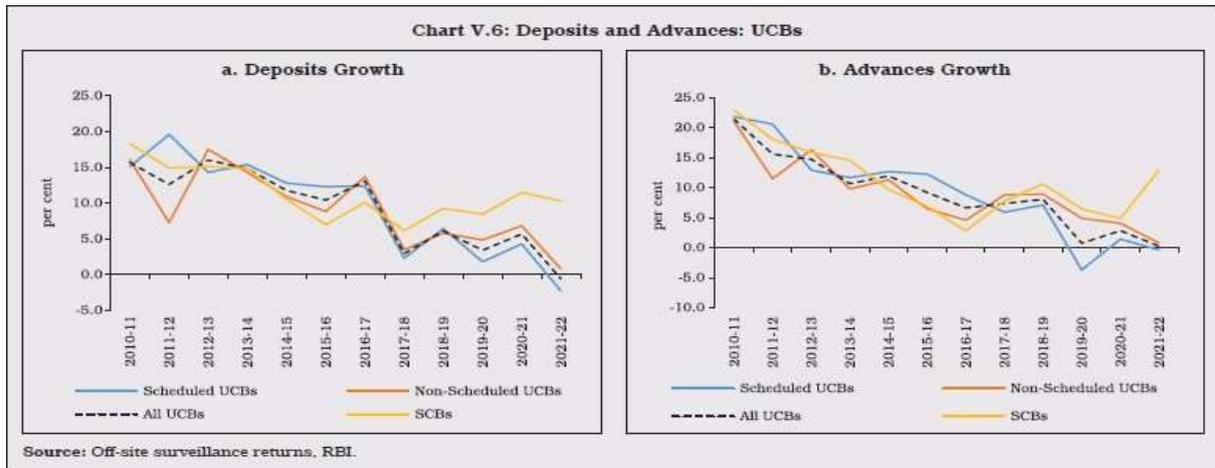
9. ASSET GROWTH

When we look into the balance sheet of the UCBs in comparison with SCB the data analysis gives a negative picture for a few years concerning scheduled UCBs. The growth in the SCBs is very drastic and impresses the investors. Even the CAGR growth from 2014-15 to 2021-12 is just 4.75 % which is the lowest in the records.



10. DEPOSITS AND ADVANCES GROWTH

Banks' financial statements look attractive only when the bank advances and deposits go hand in hand. Banks can make a profit only when they have fewer NPAs and strong customer service. Here the researcher wanted to study how these USBs compete with SCBs in terms of Deposits and Advances.



Comments: There is a drastic fall in deposits when it comes to UCB's year by year. This happens for many reasons, as we are aware that these banks do not work for a profit matrix. Their main agenda is to provide financial needs to the needy people in rural and semi-rural areas.

Since these banks do not offer high returns on investment for customers and they cannot lend more money on advances, the attraction towards these banks is quite less as reported in the above calculations.

11. SWOC ANALYSIS OF Urban Cooperative Banks (Scheduled and Non-Scheduled) :

A tool for strategic planning that the banking sector can use to evaluate its opportunities, threats/challenges, weaknesses, and strengths is the SWOC analysis (Aithal, P. S. (2017).[20]). It is a useful tool to have when making plans for the expansion or growth of your business. You can use the data acquired from a SWOC Analysis to help you decide where to concentrate your efforts and resources (Aithal, P. S. (2017)[26]). The tiny size of the potential market presents a rural bank with its biggest obstacle. It could be challenging to bring in the money required to keep the company afloat as a result. Furthermore, rural banks frequently face competition from bigger, more established banks with greater resources.

A UCB can, however, also benefit from several opportunities. For instance, there is room for expansion because the banking sector frequently fails to provide adequate service to the rural population. Furthermore, UCBs frequently have good ties to the community, which they can use to draw in new clients. These particular opportunities and challenges should be the centre of an Urban cooperative bank's marketing strategy (Karunakaran, N. (2020)[29]). The plan ought to focus on raising the bank's profile in the rural area and drawing in still for further growth.

<u>Identify the core strength</u> <ul style="list-style-type: none"> • Good identification among tier 2 cities • Smooth financing facilities in rural areas • Greater advantage of having govt support • High liquidity and mobility of funds 	<u>Tackle the basic Weakness</u> <ul style="list-style-type: none"> • Lack of marketing of the products • Lesser gradation of branches and management decisions • Absence of strong inside policies • Deviation from core business objective
<u>Grabbing the opportunities</u> <ul style="list-style-type: none"> • High middle class customers in Tier 2 cities • Bunch of strong competitive market • Traditional methods of banking and services • Growth of income level in semi-urban areas 	<u>Evaluate the Challenges/Threats</u> <ul style="list-style-type: none"> • Local money lenders with prudential offers • Changing regulations every year • Substantial growth of customer expectations • Lack of financial stability in individual branches

12. OVERALL PERFORMANCE AND FINDINGS:

After the basic study conducted on the Indian UCB, it was observed that these banks have enormous opportunities to perform well in terms of finance and investments. However, there were a few standard findings observed in the study which are listed below.

- These banks have enough capital for their operating activities; however, utilization of funds was quite decent and aggregate. (8.1).
- These banks have decent NPA when it comes to their loans and advances. It has a decent number and this is because of their strict guidelines and procedures at each branch level (8.2).
- The management looks quite effective in terms of diversifying the funds in different activities so that banks will earn more profit. (8.3).
- Comparatively the number of non-scheduled banks is higher and the earnings ratio is also good in these banks compared to the scheduled ones (8.4).
- These banks have got good liquidity position as they maintain proper records and discipline in their investments (8.5) and (9).
- Their lending practice is quite low compared to SCB which is trying to capture the entire market through their attractive products. (11).

13. SUGGESTIONS:

The goal of the study was to comprehend how UCBs contribute to the nation's overall economic development as well as the rural development of the nation. Although these Urban cooperative banks have been striving to improve their performance in recent years, it has been ranked lowest. The outcomes, though, are not particularly promising. The bank's expansion and financial performance have lagged behind those of its competitors. They must improve their performance if they are to promote general growth and productivity. It must take several actions to raise its level of performance. The bank ought to concentrate on expanding its presence in rural regions. It ought to concentrate on credit deployment more effectively as well.

14. CONCLUSION

The banking industry has attested to a great deal of change over the last 20 years. To make sure that the business is operating smoothly and effectively, it is crucial to evaluate UCB's productivity based on the branch and personnel. Productivity is influenced by many variables, including the nature of the work, the workplace, and the individual workers. A productivity assessment allows us to pinpoint areas in need of development and implement the necessary adjustments. The main objective of this research was to use the CAMEL model to measure the overall achievement of the UCBs in India. To evaluate the UCBs' spectacle, this study employed the CAMEL model to analyze data from their financial statements available with RBI and other official sites. Bank regulators use this model to

assess a bank's financial standing and pinpoint any red flags. To help decision-makers create a clear and practical plan to navigate the obstacles and seize the opportunities faced by the bank, we will compare the CAMEL ratings of each bank for two years in this study.

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