Empirical study of customers' perception about performance of DCCBs in Karnataka

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Abstract: *The District Central Banks are the Central financial agency in the entire district. There are 21 DCCBs with 4293 lakh employees in 12 branches all over Karnataka. Cooperative banks have unique position in the rural credit delivery system in India (Bhagirathi Prasad, 2005). They are important instruments for inclusive growth. They also continue to play significant role in the poverty alleviation, employment generation and in improving higher remunerative returns to the farmers (SharadPawar 2009) with the existing severe competition, it is well recognized that the success of cooperative banking institutions depends very much upon productive employment of available research. Basically there are two main resources of any financial institution viz., employees and buildings (officer). Therefore it is well said that optimum use of available employees and infrastructure facilities leads to high efficiency and profitability. Productivity does not mean here that referring to volume of output (Production), but it is the relationship between output and input. In the banking sector outputs are deposits advances and profits and inputs include employees and branches. Productivity refers to the attitude of mind and mentality of progress of the constant improvement of productivity rates that are existing. The performance of employees in these days of liberalization and existence of severe competition exactly influence the productivity rates in output. Therefore improvising the productivity rates of either output or input is a big challenge before the productive units, especially for service providing units like banks and now-a-days cooperative sector banks. The present study is intended to know the perceptions of customers on DCCBs, for this empirical study Chi-square analysis was computed to find out the association between dependent and independent variables with demographic variables like, age, gender, marital status, education, experiences of banks members, self income, family income, occupation of customers, of the respondents from the Divisions of Karnataka.*

Index Terms : *DCCBs; Banks; performance; Quality; Human resource.*
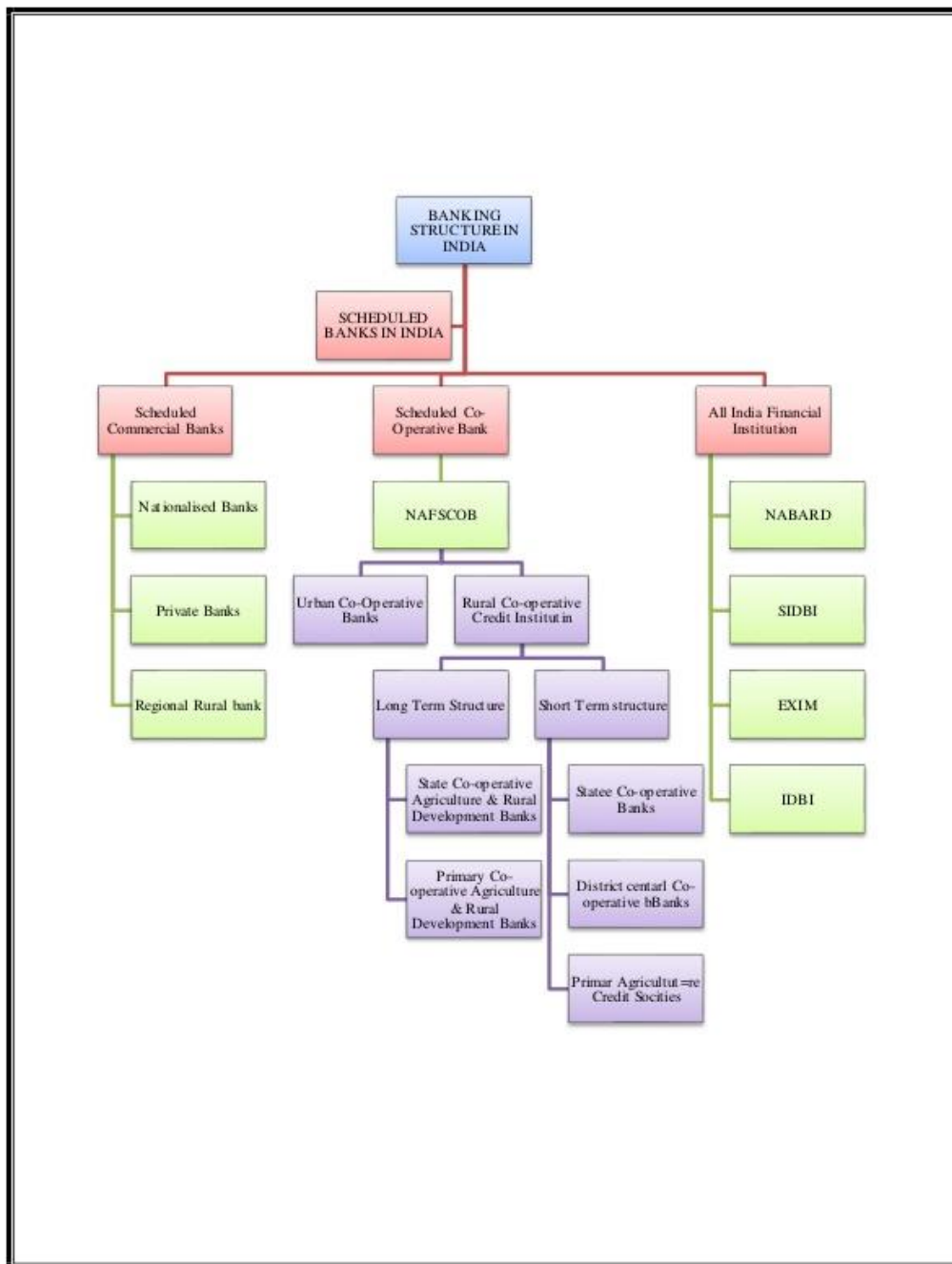
Introduction

Cooperatives are the most effective powerful instruments for accelerating economic development and principal means of promoting social justice. Co-operatives help in mobilizingresources and to improve the economical and financial position of the rural population. Cooperatives help in horizontal and vertical integration of production, procurement, processing and marketing functions and achieving equitable distribution of developmental benefits. (Gowthaman et al., 2011) The DCCB's undertakes normal commercial banking business and acts as balancing centre of surplus societies to deficit societies.

Co-operative banks in India have been doing a remarkable job in the field of rural credit, particularly agricultural credit co-operative banks primarily cater to the needs of common man, their role is quite vital in ensuring that economic growth is inclusive, balanced and equitable (Lakshmi et al., 2010). Cooperative movement in India has grown in leaps and bounds since independence and it is one of the largest movements in the globe. Now cooperative movement is considered as an instrument for achieving socio-economic transformation of Indian society. Cooperatives have made appreciable progress in various areas of Indian economy particularly in cooperative credit, dairy, fertilizer and sugar. Cooperatives occupy a dominant place in Indian economy (Chopra, 2004). There are 5.45 lakh cooperative societies with over 236 million memberships with a share capital of Rs. 199 billion. The cooperative society's network is vast, covers all villages, over 70% of rural households and occupies a predominant position in agricultural development. Cooperatives in India are not homogenous in nature and hence it would be inappropriate to make a final statement about their progress. There is variation of high level success and failure in India (Rao, 2006). At present in India there are 371 DCCBs (SuhasAvad et al., 2014), 31 state co-operatives banks, 112309 primary agricultural credit societies and the number of SCARDBs including PDARDBs are 1573 in India (Throat, 2006). In the era of globalization where the new economic policy seeks to loosen state control on economy and would like to integrate at the global level, cooperatives are hereby suggested to become more competitive and achieve to self sufficiency in terms of both resources and their management. The declining financial support also speaks that these cooperatives will have to devise ways and means of strengthening their capabilities in order to collect deposits. Cooperatives are existing since independence but unable to compete with urban financial institution. The cooperative credit movement has suffered immensely on account of several structural and operational deficiencies. There is an emergent need of revamping the functioning of cooperative credit societies so that they may be allowed to perform and function like other commercial banks. DCCBs in Karnataka The cooperative credit and banking structure in Karnataka consist of two types - short term and long term credit. Cooperative and credit structure in Karnataka is federal in character based as a three-tier system with primary credit societies at the bottom, the district central cooperative banks (DCCBs) constituting the middle-tier and state cooperative bank covering the entire state at the apex level. DCCBs hold a great significance hold in the three-tier system. They are the strongest units in the cooperative credit and banking system. Further DCCBs play an important role in the development of cooperative movement in the entire district. They bring a great effect of finance for the afflicted societies in the district by providing funds when in need and shortage only serving as a clearing house for the funds when is surplus. There are 21 BCCBs in Karnataka. The total membership stood for the year 2012-2013 82565 lakh and 89645 lakh as on 2013-14 with a net increase of 7.9%. The paid up share capital as on 2013-14 stood at 49.901 Crore and comparing to the previous year there is a net increase by 6.41%. The scenario of total deposits in all DCCBs in Karnataka stood at Rs. 10909.69 Crore and Rs. 9842.85 Crore during the year 2012-2013 exhibiting a net increase of 9.78%. The situation of reserves showed a negative growth of -0.65%. It was Rs. 953.22 Crore during the year 2012-13 and dropped to 947.10 cores. There is a rise in the borrowings by 9.58%. The borrowings stood at 4467.10 Crore during the year 2013-14 and the situation for the year was Rs. 9842.85 Crore. Surprisingly the cost of management increased by Rs. 43.22 Crore over the year 2012-2013. The net increase in the cost of management found to be 9.53%. There is raise in loans issued by 9.1% and total collectively 9.57%. But the performance of any organization depends upon the type of employees employed. The total number of employees decreased by 37 lakh for the year 2013-14 comparing to the year 2012-13.

Objectives of the study To Study the customers perception about performance of DCCBs in Karnataka

Scope of the Study The scope of the present study is confined to District Central Co-operatives banks of Bangalore and Mysore division. Out of 377 DCCBs in India 21 DCCBs are located in Karnataka of which 12 DCCBs come under Bangalore and Mysore division have been chosen for the study.

Sources of Data

Data has been collected from both primary and secondary sources.

Primary Data

The data for the present study was obtained from 500 respondents comprising 100 officer group members, 100 clerical grade members and 300 respondent customers. The primary data will be collected through a pretested structured questionnaire which will be designed and circulated among the perspective respondents. The respondents are selected on a simple random sampling technique. The respondents will be distinguished based on their designation, age group, expenditure etc., from whom the data will be collected. The data is also collected through interaction with the members of DCCBs (PACs) and prospective customers in relate to efficiency of DCCBs.

Secondary Data

Secondary data is collected from different sources such as Newspapers, magazines, statistical figures from different bulletins, websites, relevant books, journals, research papers and other published documents or Annual Reports of DCCBs and RBI and NAFSCOB. Annual reports of private sectors and websites are also referred to compile the data divisions of District Central Cooperative Banks in about 12. The result is based on the strength of primary and secondary data supplied by respondent units. The respondents gave data out of their memory and memory may be subjected to memory loss. The major limitation of the study is the duration limited to 8 years. The overall primary data collected from 480 respondent customers of 12 districts and each district 40 respondents are well covered.

Review of Literature

Sukumaran and Shaheena (1991)[1]analysed the efficiency of the Palakkad DCB in managing the interest spread, burden and profitability of the bank with the help of secondary data from annual reports. They observed that the excess reserves kept by the bank is an indication of ineffective management of funds within the bank.

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[1] Sukumaran, A., and Shaheena, P. (1991). Management of spread, Burden and profitability - A case study of Palakkad District Cooperative Bank. **Indian cooperative Review**, Vol. XXIX, No. 1, P. 35.

SAVARAIAH (1984)[2] TRIED TO MAKE AN INTERCOMPARISON OF FINANCIAL PERFORMANCE OF PRAKISAM DISTRICT CENTRAL COOPERATIVE BANK (DCCB) AND NELLORE DCCBs WITH THE HELP OF STATISTICAL TOOLS. THEY ALSO EVALUATED THE FINANCIAL SOUNDNESS OF THESE TWO BANKS. THE STUDY NOTED THAT THE DCCBs SHOULD ACQUIRE PERMANENT CAPITAL OF ITS OWN AS SPEEDILY AS POSSIBLE AND SHOULD AIM AT MOBALISING DEPOSITS FROM THE PUBLIC THE MAXIMUM POSSIBLE EXTENT TO MAKE THESE OPERATIONS VIABLE.

VARMA (1985)[3] IN HIS STUDY HE HAS EXPRESSED THAT THE OVERALL PERFORMANCE OF THE CENTRAL COOPERATIVE BANKS IN MAHARASHTRA ARE SUFFERING FROM WEAKNESSES LIKE OVERDUE, POOR REVENUES, INEFFICIENT MANAGEMENT INADEQUATE AND UNTRAINED STAFF, LACK OF SUPERVISION, POOR DEPOSITS, DEFECTIVE LOAN POLICIES, DEFECTIVE BOOK ADJUSTMENT, IN-ADEQUATE BAD AND DOUBTFUL RESERVES ETC.,

MURTHY, (1984) CONDUCTED A STUDY THE CREDIT DELIVERY SYSTEM IN ANDHRA PRADESH. THE MAIN OBJECTIVE OF THE STUDY WAS TO EXAMINE THE EFFICIENCY OF THIS SYSTEM IN ANDHRA PRADESH. THE RESEARCHER EXAMINED GOALS, STRUCTURE AND EXISTING COMMUNICATION SYSTEM OF THE CREDIT DISTRIBUTION SYSTEM. THE STUDY IS SEVERELY HANDICAPPED DUE TO THE PAUCITY OF INFORMATION AND RECORDS AND THE POOR RESPONSE OF THE INFORMANTS.

PALLERI, (1994) ASSERTED THE WORKING GROWTH RATE TO EVALUATE THE MANAGEMENT OF THE CREDIT DISTRIBUTION TO AGRICULTURAL SECTOR BY KCC BANK, DHARWAD. THE MAJOR INDICATORS CONSIDERED WERE THE AMOUNT OF CREDIT DISBURSED, AMOUNT OF AGRICULTURAL CREDIT AND NON-AGRICULTURAL CREDIT, TOAL DEPOSITS, NUMBER OF BENEFICIARIES, RECOVERY PERFORMANCE AND OVERDOES.

ANALYSIS AND INTERPRETATION OF DATA

TABLE-1: DISTRIBUTION OF RESPONDENTS ACCORDING TO GENDER

GENDER OF THE RESPONDENTS	NO. OF RESPONDENTS	%
MALE	350	70
FEMALE	150	30
TOTAL	500	100

SOURCE: PRIMARY DATA

TABLE & FIGURE -1 HIGHLIGHTS DATA ABOUT THE DISTRIBUTION OF RESPONDENT'S GENDER WISE. FROM THE TABLE IT IS CLEAR THAT OUT OF 500 RESPONDENTS, 350 ARE MALES AND THE REMAINING 150 FEMALES.

TABLE-2: CLASSIFICATION OF RESPONDENTS BY AGE

AGE GROUP IN YEARS	NO. OF SAMPLE RESPONDENTS	PERCENTAGE
15-20	40	8.00
21-25	60	12.00
26-30	65	13.00
31-35	80	16.00
36-40	120	24.00
41-45	70	14.00
46 & ABOVE	65	13.00
TOTAL	500	100.00

SOURCE: PRIMARY DATA

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[2] Savaraiah, G. and Tirupal, N. (1984). Central cooperative Banks - Their operations and performance - A casestudy. **The cooperator** Vol. XXII, No. 10.

[3] Varma, M. (1985). Central Cooperative Agriculture Credit. Banks and Short Term. **Cooperator** Vol. XXII, No. 23.

HYPOTHESES:

H0:   THERE EXISTS SIGNIFICANT VARIATION IN AGES OF THE RESPONDENTS   REJECT

H1:   THERE IS NO SIGNIFICANT VARIATION IN AGES OF RESPONDENTS   ACCEPT

CHI-SQUARE TABLE

CALCULATED VALUE = 50.9083, DF. = 7 SIGNIFICANCE LEVEL = 5%, TV = 12.592

CHI-SQUARE ANALYSIS

THE CALCULATED VALUE BEING 50.9083 HIGHER THAN THE TV = 12.592@5% LEVEL OF SIGNIFICANCE WITH DF = 7 FAILS TO ACCEPT THE NULL HYPOTHESES AND HENCE THE ALTERNATIVE IS ACCEPTED.

TABLE-2 EXHIBITS THE CLASSIFICATION OF RESPONDENTS BY AGE GROUP. FROM THE TABLE IT CAN BE ASCERTAINED THAT 24% OR 120 RESPONDENTS BELONGS TO THE AGE GROUP OF 36-40 YEARS AND 70 RESPONDENTS OR 14% BELONGS TO THE AGE GROUP OF 41-45 YEARS. FURTHER 16% OR 80 SAMPLE RESPONDENTS BELONGS TO THE AGE GROUP OF 31-35 YEARS AND 13% EACH BELONGS TO 26-30 YEARS AND 46 AND ABOVE GROUP. THE COMPUTED CHI-SQUARE TABLE REVEALS THAT THE NULL HYPOTHESES THAT THERE EXISTS SIGNIFICANT VARIATION IN AGES OF THE RESPONDENTS ARE REJECTED AND THE ALTERNATIVE IS ACCEPTED.

TABLE-3: CLASSIFICATION OF RESPONDENTS BY INCOME

INCOME INR PER MONTH	SAMPLE RESPONDENTS						TOTAL
	OFFICERS		CLERKS		CUSTOMERS		
	N	%	N	%	N	%	
BELOW Rs.10000	-	00	-	0	15	5.00	15
10001-15000	-	00	-	0	25	8.33	25
15001-20000	02	02	05	05	30	10.00	37
20001-25000	08	08	15	15	45	15.00	68
25001-30000	25	25	30	30	70	23.33	125
30001-40000	45	45	40	40	60	20.00	145
40001&ABOVE	20	20	10	10	55	18.34	85
TOTAL	100	100	100	100	300	100	500

SOURCE: QUESTIONNAIRE

HYPOTHESES:

H0:   THERE IS NO MUCH VARIATION IN THE MONTHLY INCREASE OF

 RESPONDENTS OF THREE CATEGORIES   RECEIPT

H1:   THERE IS VARIATION IN THE MONTHLY INCOME OF THE

 RESPONDENTS OF THREE CATEGORIES   ACCEPT

CHI-SQUARE TABLE:

CALCULATED VALUE = 63.4461, DF. =(R-1) (C-1) =12, SIG. LEVEL 5%, TV = 21.026.

CHI-SQUARE ANALYSIS:

THE CALCULATED VALUE BEING 63.4461 HIGHER THAN THE TV = 21.026 @ 5% LEVEL OF SIGNIFICANCE WITH DF = 12, FAILS TO ACCEPT THE NULL HYPOTHESES AND THE ALTERNATIVE IS ACCEPTED.

TABLE-3 SHOWS THE CLASSIFICATION OF RESPONDENTS BY MONTHLY INCOME. THE RESULT INDICATES 145 RESPONDENTS OR 29% RESPONDENT'S MONTHLY INCOME IS IN THE RANGE OF 30001 TO 40000, AND 125 RESPONDENTS MONTHLY INCOME FALLS IN THE RANGE OF 24001 TO 30000. INTERESTINGLY THERE ARE NO RESPONDENTS OF OFFICERS AND CLERKS IN THE RANGE OF BELOW 10000 AND 10001-15000. CHI-SQUARE ANALYSIS REVEALS THAT THERE IS VARIATION IN THE MONTHLY INCOME OF THE RESPONDENTS.

TABLE-4: CLASSIFICATION OF RESPONDENTS AGE &GENDER WISE

AGE IN YEARS	SAMPLE RESPONDENTS						
	OFFICER CATEGORY		CLERICAL CATEGORY		CUSTOMERS		TOTAL
	M	F	M	F	M	F	
15-35	45	16	37	14	83	50	245
36-45	20	11	28	6	90	35	190
46 & ABOVE	5	3	10	5	32	10	65
TOTAL	70	30	75	25	205	95	500

SOURCE: PRIMARY DATA

HYPOTHESES:

H0: MALE AND FEMALE COMPOSITION IS NOT SIGNIFICANTLY DIFFERENT

AMONG THE OFFICER CATEGORY, CLERICAL AND CUSTOMER CATEGORY ACCEPT

CHI-SQUARE TABLE:

CALCULATED VALUE 16.3834 DF. (R-1)(C-1)= (3-1) (6-1) = 10, TV = 18.307 SIGNIFICANCE LEVEL @ 5%.

CHI-SQUARE ANALYSIS:

THE CALCULATED VALUE BEING 16.3834 IS LESSER THAN TV = 18.307 @ 5% LEVEL OF SIGNIFICANCE WITH DF. (R-1)(C-1) = (3-1) (6-1) = 10 ACCEPT THE NULL HYPOTHESES. THEREFORE THE MALE AND FEMALE RESPONDENT'S COMPOSITION IS NOT SIGNIFICANTLY DIFFERENT AMONG OFFICER, CLERICAL AND CUSTOMER CATEGORY.

TABLE-4 SHOWS THE CLASSIFICATION OF RESPONDENTS BY AGE AND GENDER WISE. TABLE REVEAL THAT 24500 49% BELONGS TO BOTH MALE AND FEMALE FROM THREE GROUPS TO THE AGE GROUPS OF 15-35, FURTHER, 190 RESPONDENTS OR 38% BELONGS TO THE AGE GROUP OF 36-45 YEARS AND THE REST 65 RESPONDENTS BELONGS TO THE AGE GROUP OF 46 AND ABOVE YEARS. THE CHI-SQUARE ANALYSIS SHOWS THAT MALE AND FEMALE RESPONDENT'S COMPOSITION IS NOT SIGNIFICANTLY DIFFERENT FROM OFFICER, CLERICAL AND CUSTOMER CATEGORY. THE CHI-SQUARE ANALYSIS ACCEPTS THE NULL HYPOTHESES.

TABLE-5: CLASSIFICATION OF RESPONDENTS BY MARITAL STATUS

MARITAL STATUS	SAMPLE RESPONDENTS						TOTAL
	OFFICER GRADE		CLERICAL GRADE		CUSTOMERS		
	N	%	N	%	N	%	
MARRIED	85	85	70	70	220	73.33	375
SINGLE	15	15	30	30	80	26.67	125
TOTAL	100	100	100	100	300	100.00	500

SOURCE: PRIMARY DATA

HYPOTHESES:

H0: MARRIED AND UNMARRIED RESPONDENTS HAVE SIGNIFICANT VARIATION

AMONG THE THREE GROUPS   REJECT

H1: MARRIED AND UNMARRIED RESPONDENTS HAVE NO SIGNIFICANT VARIATION

AMONG THE THREE GROUPS   ACCEPT

CHI-SQUARE TABLE:

CALCULATED VALUE **11.110** DF. (R-1)(C-1)= (2-1) (3-1) = 2, SIGNIFICANCE LEVEL 5%, TV = 5.991.

CHI-SQUARE ANALYSIS:

THE CALCULATED VALUE BEING **11.110** HIGHER THAN THE TV = 5.991 AT 5% LEVEL OF SIGNIFICANCE WITH DF. = 2, FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TABLE-5 SHOWS THE CLASSIFICATION OF RESPONDENTS BY MARITAL STATUS. TABLE SHOWS THAT 85%, 70% AND 73.33% OF THE RESPONDENTS OF OFFICER, CLERICAL AND CUSTOMER GROUP RESPECTIVELY ARE MARRIED. THE COMBINED RESULTS REVEAL THAT 75% ARE MARRIED AS AGAINST 25% UNMARRIED. THE CHI-SQUARE QUANTITATIVE METRIC SHOWS CLEARLY THAT MARRIED AND UNMARRIED RESPONDENTS HAVE NO SIGNIFICANT VARIATION AMONG THE THREE GROUPS.

TABLE-6: CLASSIFICATION OF RESPONDENTS BY EDUCATION

EDUCATIONAL BACKGROUND	SAMPLE RESPONDENTS						TOTAL
	OFFICER		CLERICAL		CUSTOMERS		
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
10TH STD.	-	-	-	-	20	10	30
PUC	-	-	-	-	33	12	45
DEGREE	38	20	50	18	109	50	285
POST GRADUATION	25	08	25	7	35	20	120
ITI	25	01	-	-	03	01	10
PROFESSIONAL	02	01	-	-	05	02	10
TOTAL	70	30	75	25	205	95	500

SOURCE: PRIMARY DATA

HYPOTHESES:

H0:   THERE IS MUCH VARIATION IN EDUCATIONAL BACKGROUND OF THE

 THREE GROUPS OF RESPONDENTS   REJECT

H1:   THERE IS NO MUCH VARIATION IN EDUCATIONAL BACKGROUND

 OF THE THREE GROUPS OF RESPONDENTS   ACCEPT

CHI-SQUARE TABLE:

CALCULATED VALUE=79.9678, SIG. LEVEL 5% DF. (R-1)(C-1)= (6-1) (6-1) =25, TV =37.652.

CHI-SQUARE ANALYSIS:

THE CALCULATED VALUE = 79.9678 BEING HIGHER THAN THE TV = 37.052 AT 5% LEVEL OF SIGNIFICANCE WITH DF = 25 FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TABLE-6 SHOWS THE CLASSIFICATION OF RESPONDENTS BY EDUCATIONAL BACKGROUND. FROM THE ABOVE RESULT, IT IS OBSERVED THAT THERE ARE 285 OR 57% IN TOTAL DEGREE HOLDERS, 120 OR 24% POST GRADUATES, 30, 10TH STANDARD AND 45 STUDIED UP TO PUC. THERE ARE 58 OFFICERS WHO STUDIED UP TO DEGREE AND 68 CLERKS WHO HAVE STUDIED UP TO DEGREE. FROM AMONG THE CUSTOMERS 159 BOTH MALES AND FEMALES STUDIED UP TO DEGREE AND 55 POST PRODUCTS. THERE 10 RESPONDENTS EACH FROM CUSTOMER CATEGORY STUDIED ITI AND POSSESSING PROFESSIONAL DEGREE. THE CHISQUARE ANALYSIS REVEALS THAT THERE ARE NO VARIATIONS IN THE EDUCATIONAL BACKGROUND OF THE THREE CATEGORIES.

TABLE-7: CLASSIFICATION OF RESPONDENTS BY OCCUPATION WISE

SL. NO.	OCCUPATIONAL CATEGORY	RESPONDENTS	%
1	GOVERNMENT SERVICE	80	16
2.	PRIVATE	90	18
3.	SELF EMPLOYED	30	6
4.	LARGE SCALE BUSINESS	25	5
5.	SMALL SCALE BUSINESS	50	10
6.	HOME MAKER	25	5
	TOTAL	300	60.00
	OFFICERS FROM THE DIVISIONS OF 12 DISTRICTS	100	20.00
	CLERKS FROM THE DIVISIONS OF 12 DISTRICTS	100	20.00
	GRAND TOTAL	500	100.00

SOURCE: PRIMARY DATA

HYPOTHESES:

H0:   THERE EXISTS NO SIGNIFICANT VARIATION IN THE OCCUPATIONAL CATEGORY

 OF THREE CATEGORIES OF RESPONDENTS   REJECT

H1:   THERE EXISTS SIGNIFICANT VARIATION IN THE OCCUPATIONAL CATEGORY

 OF THREE GROUPS OF RESPONDENTS   ACCEPT

CHI-SQUARE TABLE:

CALCULATED VALUE=126.4, SIG. LEVEL 5% DF. =7, TV =14.067

CHI-SQUARE ANALYSIS:

THE CALCULATED VALUE = 126.4 BEING HIGHER THAN THE TV = 14.067 WITH DF. = 7 FAILS TO ACCEPT NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TABLE-7 REVEALS THAT DATA ABOUT RESPONDENT'S CLASSIFICATION OCCUPATION WISE. THERE ARE 90 RESPONDENTS OR 18% EMPLOYED IN PRIVATE SECTOR AND 80 RESPONDENTS WHO ARE SELF EMPLOYED AND 25 DOING LARGE BUSINESS AND 50 RESPONDENTS ENGAGED IN SMALL SCALE BUSINESS. FURTHER THE DATA REVEALS OTHER THAN 100 EACH EMPLOYED IN BANKING SECTOR, 25 REMAINED IS HOMEMAKERS FROM THE ENTIRE THREE CATEGORIES. THE CHI-SQUARE QUANTITATIVE METRIC CALCULATED SHOWS CLEARLY SIGNIFICANT VARIATION IN THE OCCUPATION CATEGORY.

TABLE-8: PERCEPTION ABOUT IMPROVING THE QUALITY OF HUMAN RESOURCE

N O.	DRIVING FACTORS OF QUALITY OF HUMAN RESOURCE	S A	A	N	D A	S DA	T
1.	BETTER REWARDS FOR HARD WORKERS	80	35	5	3	4	127
2.	REGULAR PROMOTION & ENCOURAGEMENT	72	34	4	3	5	118
3.	FREQUENT TRAINING AND UPDATING KNOWLEDGE	81	29	3	2	6	121
4.	PROPER SELECTION OF HR ACCORDING TO ABILITY	77	45	7	2	3	134
	TOTAL	310	143	19	10	18	500

SOURCE: PRIMARY DATA

NOTE: SA - STRONGLY AGREE, A - AGREE, N - NEUTRAL, DA - DISAGREE, SDA - STRONGLY DISAGREE.

HYPOTHESES:

H0: RESPONDENTS DO NOT POSSESS KNOWLEDGE ABOUT

DRIVING FACTORS OF QUALITY OF HR   REJECT

H1: RESPONDENTS POSES KNOWLEDGE ABOUT DRIVING

FACTORS OF QUALITY OF HUMAN RESOURCES   ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	16833.50	(5-1)=4	16833.5/4	4208.375/	
			=4208.375	6.5667	
				=640.866	
WITHIN THE SAMPLE	98.50	(20-5)=15	98.5/15		F(4,15)
			=6.5667		=24.996
TOTAL	16932	(20-1)=19			

SOURCE: AUTHORS COMPILATION

ANOVA TABLE:

THE ABOVE ANOVA TABLE REVEALS THAT F CALCULATED VALUE BEING 640.866 HIGHER THAN TV = 24.996 @ 5% LEVEL OF SIGNIFICANCE WITH DF = V1 = 4 & v2 = 15 FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

HUMAN RESOURCES ARE HIGHLY VALUABLE ASSETS. THE SUCCESS OF ANY ORGANISATION DEPENDS VERY MUCH ON THE CAPABILITIES OF HUMAN RESOURCES. PERCEPTION ABOUT IMPROVING THE QUALITY OF HUMAN RESOURCES. TABLE-8 REVEALS ABOUT THE FACTORS IMPACTING ON THE IMPROVING THE QUALITY OF HUMAN RESOURCES 310 RESPONDENTS OR 62% OUT OF 500 STRONGLY AGREED OVER THE VARIABLE DRIVING THE IMPROVEMENT OF HUMAN RESOURCES. 143 RESPONDENTS OR 28.6% OUT OF 500 AGREED THAT THE SAID VARIABLES DRIVING THE IMPROVEMENT OF QUALITY OF HUMAN RESOURCES. FURTHER, THE TABLE REVEALS THAT 19 RESPONDENTS STOOD AS NEUTRALS, 10 DISAGREED AND 18 STRONGLY DISAGREED. THE ANOVA QUANTITATIVE METRIC FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE. IT CAN BE CONCLUDED HERE THAT THE RESPONDENTS POSSESS KNOWLEDGE ABOUT THE DRIVING FACTORS OF QUALITY OF HUMAN RESOURCES.

TABLE-9: IMPACT OF INCENTIVES ON PROFIT EARNING

NO.	VARIABLES INFLUENCING PROFIT EARNING	SA	A	N	DA	SDA	T
1.	VERBAL APPRECIATION	49	25	2	2	3	81
2.	MANDATORY BENEFITS	58	32	1	3	4	98
3.	SANCTION OF ADDITIONAL INCREMENT	69	30	3	2	4	108
4.	PROVIDING AMENITIES	60	29	1	2	2	94
5.	INTRODUCTION OF WELFARE MEASURES	74	37	2	1	5	119
	TOTAL	310	153	9	10	18	500

SOURCE: PRIMARY DATA

NOTE: SA - STRONGLY AGREE, A - AGREE, N - NEUTRAL, DA - DISAGREE, SDA - STRONGLY DISAGREE.

HYPOTHESES:

H0: INCENTIVES DO NOT PRODUCE PROFITS IN THE ORGANISATION   REJECT

H1: INCENTIVES IMPACTS ON PROFITS EARNING   ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	5202.8	(5-1)=4	5202.8/4	1300.7/23.46	
			=1300.7	=55.4433	
WITHIN THE SAMPLE	469.2	(25-5)=20	469.2/20		F(4,20)
			=23.46		=2.87
TOTAL	5672.0	(25-1)=24			

SOURCE: AUTHORS COMPILATION

ANALYSIS OF ANOVA

THE ABOVE ANOVA TABLE REVEALS THAT F CALCULATED VALUE BEING 55.4433 HIGHER THAN THE TV = 2.87 @ 5% LEVEL OF SIGNIFICANCE WITH DF. v1 = 4 AND v2 = 20 FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TABLE-9 REVEALS DATA ABOUT IMPACT OF INCENTIVES ON PROFIT EARNING. THE IMPACTNESS IS MEASURED AND PRESENTED IN THE TABLE REVEALS THAT 310 RESPONDENTS OR 62% STRONGLY AGREED OVER THE VARIABLES STATED IN THE TABLE INFLUENCING PROFIT EARNING CAPACITY OF THE BANK. 153 RESPONDENTS OR 30.6% RESPONDENTS AGREED OVER THE VARIABLES INFLUENCING THE PROFIT EARNING OF THE BANKS IN THE STUDY AREA. FURTHER THE TABLE REVEALS THAT 9 RESPONDENTS STOOD AS NEUTRAL, 10 DISAGREED AND 18 STRONGLY DISAGREED. THE ANOVA QUANTITATIVE METRIC FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THAT INCENTIVES IMPACTS ON PROFIT EARNING THE BANKS.

TABLE-10: IMPACT OF FAIR PROMOTIONAL POLICY ON EMPLOYEE PERFORMANCE

N O.	VARIABLES INFLUENCING PROFIT EARNING	SA	A	N	DA	SDA	T
1.	AFTER PROMOTIONAL POLICY CREATES						
	COMPETITIVE ATMOSPHERE	06	35	2	1	2	100
2.	FAIR PROMOTIONAL POLICY MOTIVATES						
	THE EMPLOYEES WORK MORE	52	29	1	2	3	87
3.	FAIR PROMOTIONAL SPEAKS ABOUT BANKS						
	COMMITMENT TOWARDS EMPLOYEES	55	36	2	3	4	100
4.	FAIR PROMOTIONAL POLICY MAKES THE EMPLOYEE	62	45	3	2	3	115
	MORE COMPETITIVE.						
5.	FAIR PROMOTIONAL POLICY CREATES						
	CONGENIAL ATMOSPHERE	56	35	2	2	3	98
	TOTAL	285	180	10	10	15	500

SOURCE: PRIMARY DATA

NOTE: SA - STRONGLY AGREE, A - AGREE, N - NEUTRAL, DA - DISAGREE, SDA - STRONGLY DISAGREE.

HYPOTHESES:

H0: FAIR PROMOTIONAL POLICY DO NOT IMPACT ON EMPLOYEE   REJECT

 PERFORMANCE

H1: FAIR PROMOTIONAL POLICY IMPACTS ON EMPLOYEE PERFORMANCE ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	12810	(5-1)=4	12810/4	302.5/10.1	
			=3202.5	=317.0792	
WITHIN THE SAMPLE	202	(25-5)=20	202/20		F(4,20)
			=10.1		=2.87
TOTAL	13012	(25-1)=24			

SOURCE: AUTHORS COMPILING

ANALYSIS OF ANOVA

THE ABOVE ANOVA TABLE REVEALS THAT F CALCULATED VALUE BEING 317.0792 HIGHER THAN THE TV = 2.87 @ 5% LEVEL OF SIGNIFICANCE WITH DF. $v1 = 4$ AND $v2 = 20$ FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

A FAIR PROMOTIONAL POLICY IN ANY ORGANISATION CREATES AN ATMOSPHERE OF ONENESS IN THE ORGANISATION. A GOOD AND FAIR PROMOTIONAL POLICY MAKES ALL THE EMPLOYEES TO CONTRIBUTE THEIR BEST TOWARDS SUCCESS OF ORGANISATION. IMPACT OF FAIR PROMOTIONAL POLICY IS MEASURED AND PRESENTED IN THE TABLE-10. THE TABLE REVEALS THAT ELEMENTS VARIES FROM A FAIR PROMOTIONAL POLICY CREATES A HEALTHY COMPETITIVE ATMOSPHERE TO CREATION OF CONGENIAL ATMOSPHERE. TABLE REVEALS THAT 285 RESPONDENTS OR 57% STRONGLY AGREED OVER THE STATED ELEMENTS IN THE TABLE INFLUENCING THE EMPLOYEE PERFORMANCE. 180 RESPONDENTS OR 36% RESPONDENTS AGREED OVER THE ELEMENTS INFLUENCING THE EMPLOYEE PERFORMANCE. FURTHER, THE TABLE REVEALS THAT 10 EACH RESPONDENTS STOOD EITHER AS NEUTRAL, OR DISAGREED AND 15 STRONGLY DISAGREED. ANOVA TABLE REVEALS THAT ANOVA STATISTICAL TOOL FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TABLE-11: CUSTOMERS SATISFACTION AND INFLUENCING VARIABLES

NO.	INFLUENCING VARIABLES	SA	A	N	DA	SDA	T
1.	GOOD SERVICE	50	30	2	2	4	88
2.	PROBLEM SOLVING	52	28	3	2	3	88
3.	BETTER GUIDANCE	43	27	1	1	2	74
4.	QUICK RESPONSE	48	28	2	1	2	81
5.	DISPLAY OF REQUIRED INFORMATION	49	25	3	2	3	82
6.	DELAY LEADS TO DISSATISFACTION	48	32	1	2	4	87
	TOTAL	290	170	12	10	18	500

SOURCE: PRIMARY DATA

NOTE: SA - STRONGLY AGREE, A - AGREE, N - NEUTRAL, DA - DISAGREE, SDA - STRONGLY DISAGREE.

HYPOTHESES:

H0: SATISFACTION OF CUSTOMERS IS IS NOT INFLUENCED BY

A STATED NUMBER OF VARIABLES　　　　　　　　　　　REJECT

H1: CUSTOMERS SATISFACTION IS INFLUENCED BY A STATED

NUMBER OF VEHICLES　　　　　　　　　　ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	8452.965	(5-1)=4	8452.965/4	2113.24125/5.5728	
			=2113.2412 5	=379.2063	
WITHIN THE SAMPLE	139.3203	(30-5)=25	139.3203/25		F(4,25)
			=5.5728		=2.76
TOTAL	8592.285 3	(30-1)=25			

SOURCE: AUTHORS COMPILATION

ANALYSIS OF ANOVA

THE ABOVE ANOVA TABLE INDICATES THAT F CALCULATED VALUE BEING 379.2063 HIGHER THAN THE TV = 2.76 @ 5% LEVEL OF SIGNIFICANCE WITH DF = v1 = 4 AND v2 = 25 FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

CUSTOMER SATISFACTION REFERS TO SATISFYING THE NEEDS FOR ALL CATEGORIES OF CUSTOMERS. THERE EXIST A LOT OF DIFFICULTIES IN CREATING SATISFIED CUSTOMERS. THEREFORE THE SUCCESSFULNESS OF ANY ORGANISATION DEPENDS UPON THE PREPARATION OF SUITABLE STRATEGIES AIMING AT FULFILLING THE NEEDS OF CUSTOMERS WITH INNOVATION SERVICE PRODUCTS. TABLE-11 HIGHLIGHTS THE ELEMENTS DRIVING CUSTOMER SATISFACTION. THEY VARY FROM PROVIDING GOOD SERVICE TO DELAY LEADS TO DISSATISFACTION. THE FACTORS DRIVING CUSTOMER SATISFIED IS MEASURED AND PRESENTED IN THE TABLE. 290 RESPONDENTS OR 58% TOTALLY AGREED OVER THE VARIABLES INFLUENCING THE CUSTOMER SATISFACTION AND 170 RESPONDENTS OR 34% AGREED OVER THE VARIABLES INFLUENCING THE CUSTOMER SATISFACTION. 10 RESPONDENTS STOOD AS NEUTRAL, 10 FURTHER TOTALLY NOT AGREED AND 18 TOTALLY STRONGLY NOT AGREED. ANOVA STATISTICAL TOOL FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE. THEREFORE IT IS CLEAR THAT THE STATED VARIABLES INFLUENCE THE CUSTOMER SATISFACTION AND REQUIRED STRATEGIES HAVE TO BE DESIGNED IN ORDER TO SATISFY THE NEEDS OF CUSTOMERS.

TABLE-12: PERCEPTION OF TECHNOLOGY USAGE AND ITS IMPACT ON PERFORMANCE

NO.	VARIABLES IMPACTING PERFORMANCE	SA	A	N	DA	SDA	T
1.	TECHNOLOGY USAGE IN THE BANKS SAVES TIMES	50	30	2	3	4	89
2.	QUICK SETTLEMENT OF ACCOUNT	45	25	1	2	3	76
3.	COMPETING WITH COMMERCIAL BANKS	55	28	1	2	2	88
4.	IMPROVES THE EFFICIENCY OF CLERKS	42	34	2	4	3	85
5.	STORAGE OF DATA	48	23	2	3	4	80
6.	RECORDING THE DATA WITH HIGH SPEED	50	27	2	1	2	82
	TOTAL	290	167	10	15	18	500

SOURCE: PRIMARY DATA

NOTE: SA - STRONGLY AGREE, A - AGREE, N - NEUTRAL, DA - DISAGREE, SDA - STRONGLY DISAGREE.

HYPOTHESES:

H0: USE OF TECHNOLOGY HAS NO IMPACT ON PERFORMANCE   REJECT

H1: USE OF TECHNOLOGY HAS IMPACT ON PERFORMANCE   ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	8643.245	(5-1)=4	8643.245/4	2160.8125 /	
			=2160.81125	7.4880008	
				=288.8782	
WITHIN THE SAMPLE	187.002	(30-5)=25	187.002/25		$F_{(4,25)}$
			=7.480008		=2.76
TOTAL	8830.2452	(30-1)=29			

SOURCE: AUTHORS COMPILATION

ANALYSIS OF ANOVA

THE ABOVE ANOVA TABLE REVEALS THAT F CALCULATED VALUE BEING 288.8782 HIGHER THAN THE TV = 2.76@5% LEVEL OF SIGNIFICANCE WITH V1 = 4 AND V2 = 25 REJECTS THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

TECHNOLOGY USAGE AND ITS IMPACT ON PERFORMANCE IS MEASURED AND PRESENTED IN THE TABLE-12 THE USAGE OF TECHNOLOGY AND VARIABLES WHICH DRIVES PERFORMANCE IS VARIABLE FROM TECHNOLOGY USAGE IN THE BANKS SAVES TIME TO RECORDING OF DATA WITH HIGH SPEED. TABLE FURTHER REVEALS THAT OUT OF 500, 290 RESPONDENTS OR 58% STRONGLY AGREED OVER THE VARIABLES INFLUENCING THE USAGE OF TECHNOLOGY AND ITS IMPACT ON PERFORMANCE 167 RESPONDENTS AGREED OVER THE VARIABLES IMPACTING PERFORMANCE. 10 RESPONDENTS ONLY STOOD AS NEUTRAL, 15 DISAGREED AND 18 STRONGLY DISAGREED ANOVA FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS ONLY THE ALTERNATIVE. IT IS CLEAR FROM THE TABLE TECHNOLOGY USAGE BRINGS INFLUENCE ON PERFORMANCE OF THE BANKS.

TABLE-13: IMPACT OF IMPLEMENTING WELFARE MEASURE

NO.	EFFECT OF IMPLEMENTING WELFARE MEASURES	HE	E	N	NE	HNE	T
1.	IMPLEMENTATION OF WELFARE MEASURES MAKES						
	THE EMPLOYEE MORE SECURED	72	33	2	5	2	114
2.	EMPLOYEES ATTEND THE WORK WITH MORE						
	CONFIDENCE	68	20	4	5	1	98
3.	MANDATORY TO IMPLEMENT WELFARE SCHEMES	75	19	3	4	1	102
4.	REDUCES LTO	64	18	2	3	3	90
5.	REDUCES PROCRASTATION AND PRESENTATION	61	25	4	5	1	96
	TOTAL	340	115	15	22	8	500

SOURCE: PRIMARY DATA

NOTE: HE - HIGHLY ESSENTIAL, E - ESSENTIAL, N - NEUTRAL, NE - NOT ESSENTIAL,

HNE - HIGHLY NOT ESSENTIAL

HYPOTHESES:

H0: THERE EXISTS NO IMPACT OF IMPLEMENTING WELFARE MEASURES   REJECT

H1: THERE EXISTS IMPACTNESS OF IMPLEMENTING WELFARE MEASURES   ACCEPT

ANOVA TABLE:

SOURCE OF VARIATION	SS	DF	MS	F-RATIO (FROM F-TABLE)	5% F LIMIT
BETWEEN THE SAMPLE	15919.6	(5-1)=4	15919.6/4 =3979.9	3979.9/14.72 = 270.37	
WITHIN THE SAMPLE	294.4	(25-5)=20	294.4/20 =14.72		F(4,20) =2.87
TOTAL	16214.6	(25-1)=24			

SOURCE: AUTHORS COMPILATION

ANALYSIS OF ANOVA

THE ABOVE ANOVA TABLE REVEALS THAT F CALCULATED VALUE BEING 270.37 HIGHER THAN THE TV = 2.87 @ 5% LEVEL OF SIGNIFICANCE WITH DF = 4 AND V2 = 20 FAILS TO ACCEPT THE NULL HYPOTHESES AND ALTERNATE IS ACCEPTED.

IMPACT OF IMPLEMENTING WELFARE MEASURES IS MEASURED AND PRESENTED IN THE TABLE-13. THE VARIABLES INFLUENCING THE EFFECT OF WELFARE MEASURES VARIES FROM IMPLEMENTATION OF WELFARE MEASURES MAKES THE EMPLOYEE MORE SECURED TO REDUCTION IN PROCRASTINATION AND PRESENTATION OUT OF 500 RESPONDENTS 340 OR 68% EXPRESSED HIGHLY ESSENTIAL AND 115 RESPONDENTS OR 23% STATED THAT THE VARIABLES ESSENTIAL WHICH ARE GOING TO INFLUENCE EMPLOYEE PERFORMANCE IN THE ORGANISATION. FURTHER, THE TABLE REVEALS THAT 15 RESPONDENTS STOOD AS NEUTRAL, 22 EXPRESSED NOT ESSENTIAL AND 8 HIGHLY NOT ESSENTIAL. ANOVA CLEARLY FAILS TO ACCEPT THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE. IT CAN BE CONCLUDED HERE THAT THE STATED VARIABLES INFLUENCES THE EMPLOYEE PERFORMANCE.

FINDINGS

1. THERE ARE 350 MALE RESPONDENTS FORMING 70% AND THE REMAINING 150 FORMING 30% ARE FEMALES.

2. THERE ARE 120 RESPONDENTS IN THE AGE GROUP OF 36-40 YEARS, 80 IN THE 31-35 YEARS GROUP AND 65 EACH IN THE GROUP 26-30 YEARS AND 46 AND ABOVE YEARS. CHISQUARE QUANTITATIVE METRIC REJECTS THE NULL HYPOTHESES AND ACCEPTS THE ALTERNATIVE.

3. THERE ARE 100 OFFICERS, 100 CLERKS AND THE REMAINING 300 CUSTOMERS. 70 CUSTOMER RESPONDENTS BELONG TO THE INCOME GROUP 25001-30000, 25 OFFICERS AND 30 CLERKS. 60 CUSTOMER RESPONDENTS FALL UNDER MONTHLY INCOME OF RS. 30001-40000, 45 OFFICERS AND 40 CLERKS. THE CHISQUARE QUANTITATIVE REJECTS THE NULL HYPOTHESES AND ACCEPTS THAT THERE IS VARIATION IN THE MONTHLY INCOME OF THE RESPONDENTS OF THREE CATEGORIES.

4. THERE ARE 83 MALES AND 50 FEMALES FALL UNDER THE AGE GROUP OF 15-36 YEARS, 90 MALES AND 35 FEMALES FALL UNDER THE AGE GROUP OF 36-45 YEARS AND THE REST 32 MALES AND 10 FEMALES FALL UNDER THE AGE GROUP OF 46 AND ABOVE. CATEGORY WISE AGE DISTRIBUTION DATA REVEALS THAT THERE ARE 45 OFFICERS MALES, 16 FEMALES, 37 MALE CLERKS AND 14 FEMALE.

5. CLERKS ARE WORKING WITH AGE DETAILS 15-35 YEARS. FURTHER ARE 31 OFFICE RESPONDENTS, 34 CLERK RESPONDENTS FALL IN THE AGE GROUP OF 36-45 YEARS AND FINALLY 8 OFFERS, 15 CLERICAL STAFF FALL IN THE AGE GROUP OF 46 AND ABOVE. THE DATA REVEALS THAT MORE NUMBER OF YOUNGSTERS IS WORKING THAN THE OTHERS.

SUGGESTIONS

1. BASED ON THE ABOVE FINDINGS, THE FOLLOWING SUGGESTIONS ARE OFFERED.

2. THE SERVICES OF THE "RECOVERY CELL" OF THE COOPERATIVE DEPARTMENT MAY BE PROPERLY AND EFFECTIVELY USED FOR TIMELY COLLECTION AND TO AVOID DELAY IN THE RECOVERY OF OUTSTANDING BALANCES.

3. MINIMIZE AND SIMPLIFY THE FORMALITIES TO BE FOLLOWED BY CUSTOMERS FOR GETTING THE LOAN SANCTIONED AND FOR ITS DISBURSAL.

4. NECESSARY STEPS MAY BE TAKEN TO IMPROVE REPORTING SYSTEM FOR EASY TRANSFER OF FUNDS AND INTRODUCTION OF MANAGEMENT INFORMATION SYSTEM (MIS) MAY BE EXPLORED.

5. TO OVERCOME THE DELAY IN TRANSFER OF FUNDS AMONG DCCBS "CHEST" FACILITY MAY BE EXTENDED TO COOPERATIVE BANKS.

6. THE GOVERNMENT THROUGH INCOME TAX DEPARTMENT MUST COME FORWARD TO INVEST IN COOPERATIVE BANKS BY THE SALARIED EMPLOYEES ALONG WITH FARMERS. SUITABLE TAX RELIEFS SHOULD BE OFFERED.

CONCLUSION

IN COOPERATIVE SYSTEM DCCBs HAVE GREAT SIGNIFICANCE. THEY HAVE PLAYED AND WILL PLAY AN IMPORTANT ROLE IN SOCIO ECONOMIC DEVELOPMENT OF THE SOCIETY. THE STUDY FINDS THAT DCCBs HAVE BEEN WORKING EFFICIENTLY FOR IMPROVING THE PRODUCTIVITY OF THEIR RESPECTIVE BANKS IN THE STUDY AREA. FURTHER BRANCH WISE PRODUCTIVITY HAS BEEN INCREASED WITH GOOD GROWTH RATE. IT IS REVEALED DURING THE STUDY THAT NUMBER OF EMPLOYEES WORKING IS SHOWING REGRESSIVE TREND. THEREFORE DCCBs SHOULD APPOINT HUMAN RESOURCES FOR BETTER ECONOMIC AND SOCIAL GROWTH OF OUR COUNTRY. IN THE PURSUIT OF DELIVERING BETTER PERFORMANCE AND GROWTH DCCBs ARE FACING SOME PROBLEMS LIFE DUAL CONTROL, LACK OF PROFESSIONALISM, LOW LEVEL OF TECHNOLOGY AND LESS FOCUS ON TRAINING AND DEVELOPMENT PROGRAMMERS FOR THEIR EMPLOYEES AND THIS KIND OF HURDLES SHOULD BE ELIMINATED SO THAT IN FUTURE THEY MAY IMPROVISE THEIR PERFORMANCE AND DO MORE TO THE AGRARIAN COMMUNITY AND TRADING AND OTHER COMMUNITIES. THE NEED OF THE HOUR IS THAT GOVERNMENT SHOULD SEE THE COOPERATIVE BANKING MODEL AS A SUITABLE STRUCTURE FOR ACHIEVING THE GOALS OF FINANCIAL INCLUSION. THIS SYSTEM WOULD BE ECONOMICAL AND PROVIDE RESULTS QUICKLY IF IT IS MONITORED EFFICIENTLY. LOAN WAIVER SCHEME SHOULD BE CONTINUED FURTHER SINCE MANY OF THE ELIGIBLE AGRICULTURISTS HAVE BEEN LEFT OUT AND INELIGIBLE AGRICULTURISTS HAVE BEEN INCLUDED. IN MANY OF THE DCCBs THE PROGRAMMED WAS NOT IMPLEMENTED PROPERLY AND THERE EXIST A MISMATCH BETWEEN PLAN AND ACTION. FURTHER IN ORDER TO STOP AGRICULTURIST SUICIDE THE LOAN WAIVER SCHEME SHOULD BE CONTINUED ON THE HUMANITARIAN GROUNDS.

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