

## Loan and Deposit Trends of Deogiri Nagari Sahakari Bank Ltd. Aurangabad

**Sanjay Sahebrao Kawde**

Research Student

Dept. of Commerce

Dr.B.A.M.U., Aurangabad

Email: sanjaykawde@gmail.com

### Abstract

*Deogiri Nagari Sahakari Bank Ltd. Aurangabad play a vital role as it established to provide financial service to rural masses in India. They have established with the motive of financial inclusion and upliftment of rural economy. They play significant role in the social and economic development of India. This paper focused on Loan and Deposit Trends of Deogiri Nagari Sahakari Bank Ltd. Aurangabad, to identify the problems faced by them and to give suggestion to improve financial position of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. The data has been collected from various annual reports of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. The statistical tools have been used for the data analysis are Percentage, arithmetic mean, standard deviation, Simple growth rate, coefficient of variation, Karl Pearson's correlation coefficient, William Gosset's  $t$  – test. The study will help will help to the policy makers in their efforts to improve the loan and deposit performance of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. To evaluate the performance of Deogiri Nagari Sahakari Bank Ltd. Aurangabad some variables have been studies like, Current Deposit, Fixed Deposit, Saving Deposit, Other Deposit, Total Deposit, Short Term Loan, Medium Term Loan, Long Term Loan, Total Loan The result shows that there was some years during study period where annual growth of current deposits were found negative, the annual growth of saving deposit were very nice, There is inconsistency in annual growth of total deposits of the bank, It was observed that the average annual growth rate in this respect were below 10%,. It was observed that the average annual growth rate of medium term loan were very less. The problem faced by Deogiri Bank are numerous but certain efforts need to take by these bank like focus need to give on recovery, training to staff to improve productivity and the government should give support them because they have potential to solve these problems.*

**Keywords:** trends of deposits, loan performance, paid up capital, Reserve fund, advances etc.

### Introduction:

**D**eogiri Nagari Sahakari Bank Ltd. Aurangabad,

is an Urban co-operative banking institution, having its headquarter in Aurangabad, Maharashtra. The Bank was established on 23th January 1984. The Bank operates through its thirty one (31) Branches, a state of Training center, A Modern Data Center, and Head Office. All the branches and offices are well equipped, fully computerized and interconnected. Deogiri bank is the first bank in Marathwada to opt core banking pattern for its working. The bank is in the process of modernization and providing best as well as prompt services to its customer. The Bank has raised paid up capital of Rs.32.22 Crores, Reserve fund & other fund of Rs.272.80 Crores on 31st March 2022. The

bank has Deposits of Rs. 1314.39 Crores & advances of Rs. 808.87 Crores, Thus the total business is of Rs. 2123.26 Crores.

### Objectives of the paper:

1. To study the structure and functioning of Deogiri Nagari Sahakari Bank Ltd.
2. To analyze the structure and trends of deposits of Deogiri Nagari Sahakari Bank Ltd.
3. To study loans performance of Deogiri Nagari Sahakari Bank Ltd

### Research Methodology :

In this study the research work is based mainly on secondary sources of information. As a part of primary source the researcher has visited personally to all branches of Deogiri Nagari

Sahakari Bank Ltd. Aurangabad. The interviews of the officials and executives were organised to understand the financial and Technical problem of the Banks.

The secondary information is mainly compiled from the annual report, financial balance sheet of Deogiri Nagari Sahakari Bank, websites, various reports published by RBI and Governments, periodicals, reference book, research done by various researchers.

The scientific method is used for secondary data collection, classification, tabulation, interpretation, formulation of hypothesis, presentation etc. Percentage, arithmetic mean, standard deviation, Simple growth rate, coefficient of variation, Karl Pearson’s correlation coefficient, William Gosset’s t – test etc. statistical techniques are used for interpretation and analysis properly.

**Significance of the Study :** The research study focuses on analyze the structure and trends of deposits and loans performance of Deogiri Nagari Sahakari Bank Ltd Aurangabad. The result of the study will help to the policy makers in their efforts to improve the loan and deposit performance of Deogiri Nagari Sahakari Bank Ltd. Aurangabad

**Period of the study:** To analyze the structure and trends of deposits of Deogiri Nagari Sahakari Bank Ltd the period of 13 year i.e. **2004-05 to 2016-17** has been selectd.

**Hypothesis Testing : I**

H<sub>0</sub> : There is not positive and significant correlation coefficient between deposit and loan of Deogiri Nagari Sahakari Bank Ltd.

H<sub>1</sub> : There is positive and significant correlation coefficient between deposit and loan of Deogiri Nagari Sahakari Bank Ltd.

**Table No.1 : Current Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Year	Current Deposit	Annual % Growth
2004-05	1395.42	11.87
2005-06	2197.33	57.47
2006-07	1288.83	-41.35
2007-08	1706.13	32.38
2008-09	1548.00	-9.27
2009-10	2191.89	41.59
2010-11	3042.3	38.80
2011-12	2208.38	-27.41
2012-13	3229.44	46.24
2013-14	2714.24	-15.95
2014-15	3272.58	20.57
2015-16	2846.06	-13.03
2016-17	4278.94	50.35

2010-11	3042.30	38.80
2011-12	2208.38	-27.41
2012-13	3229.44	46.24
2013-14	2714.24	-15.95
2014-15	3272.58	20.57
2015-16	2846.06	-13.03
2016-17	4278.94	50.35
<b>Total</b>	<b>31919.54</b>	<b>192.25</b>
<b>Average</b>	<b>2455.35</b>	<b>14.79</b>
<b>SD</b>	<b>876.67</b>	<b>32.85</b>
<b>C.V.%</b>	<b>35.70</b>	<b>222.15</b>
<b>Source :</b>	Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd	

**Figure No. 1**



Table No1 and Figure No. 1 indicates the Current Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. It is observe that during the study period in the financial year 2006-2007, 2008-2009, 2011-2012, 2013-2014 and 2015-2016 the growth of current deposit are found negative whereas in remaining years it was positive. In the financial year 2016-2017 it was very high whereas in year 2006-2007 it is found very adverse.

**Table No.2 : Fixed Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Year	Fixed Deposit	Annual % Growth
2004-05	25389.82	0.55
2005-06	27215.96	7.19
2006-07	23302.44	-14.38
2007-08	23778.46	2.04
2008-09	25885.34	8.86
2009-10	28070.19	8.44
2010-11	29605.38	5.47
2011-12	37448.35	26.49
2012-13	47163.07	25.94
2013-14	54169.79	14.86
2014-15	59578.62	9.98
2015-16	66047.52	10.86
2016-17	74472.32	12.76
<b>Total</b>	<b>522127.26</b>	<b>119.06</b>
<b>Average</b>	<b>40163.64</b>	<b>9.16</b>
<b>SD</b>	<b>17974.10</b>	<b>10.52</b>
<b>C.V.%</b>	<b>44.75</b>	<b>114.86</b>
<b>Source :</b>	Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd	

**Figure No. 2**

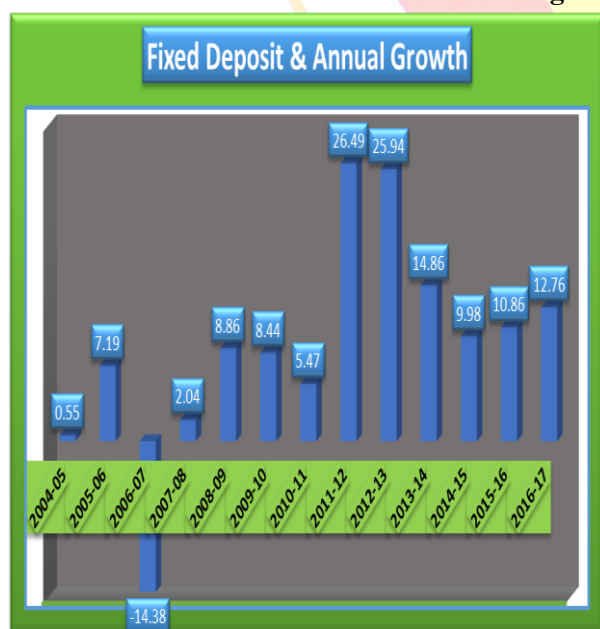


Table No. 2 and Figure No. 2 highlights the Fixed Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. It is noted that the growth of fixed deposit were found negative in the year 2006-2007 only, whereas in remaining years it

was found positive. The highest growth of fixed deposit were found in the financial year 2011-2012 whereas lower or negative rate of fixed deposit accounted in the financial year 2006-2007.

**Table No.3 : Saving Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Saving Deposit	Annual % Growth
2004-05	6047.41	9.28
2005-06	6963.69	15.15
2006-07	6777.49	-2.67
2007-08	8456.99	24.78
2008-09	8274.67	-2.16
2009-10	10411.30	25.82
2010-11	13109.65	25.92
2011-12	13041.71	-0.52
2012-13	14318.45	9.79
2013-14	16364.41	14.29
2014-15	17960.87	9.76
2015-16	18491.78	2.96
2016-17	24890.19	34.60
<b>Total</b>	<b>165108.61</b>	<b>166.99</b>
<b>Average</b>	<b>12700.66</b>	<b>12.85</b>
<b>SD</b>	<b>5636.32</b>	<b>12.03</b>
<b>C.V.</b>	<b>44.38</b>	<b>93.64</b>
<b>Source :</b>	Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd	

**Figure No.3**

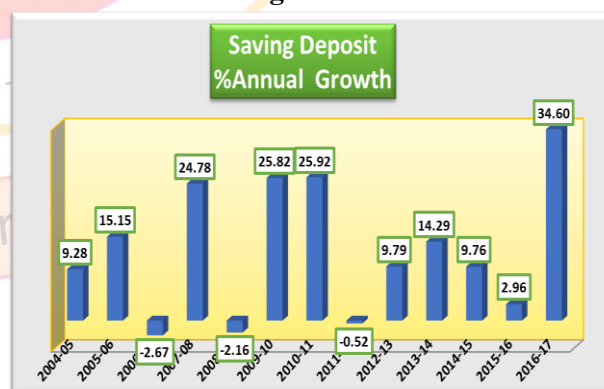


Table No. 3 and Figure No. 3 explore the facts regarding Saving Deposit & Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. It is found that the growth of saving deposit during study period were found positive in the year 2004-2005, 2005-2006, 2007-2008, 2009-2010, 2010-2011, 2012-2013 to 2016-2017 whereas in year 2006-2007, 2008-2009 and 2011-2012 it was found negative. The highest growth of saving deposit were



found in the financial year 2016-2017 whereas lower or negative rate of saving deposit accounted in the financial year 2011-2012. The average growth in saving deposits during the study period was accounted 12.84 Lakhs.

**Table No.4 Other Deposit and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. : Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Other Deposit	Annual % Growth
2004-05	416.92	33.47
2005-06	428.92	2.88
2006-07	433.94	1.17
2007-08	301.56	-30.51
2008-09	150.76	-50.01
2009-10	124.66	-17.31
2010-11	141.37	13.40
2011-12	135.73	-3.99
2012-13	141.60	4.32
2013-14	125.82	-11.14
2014-15	104.42	-17.01
2015-16	1101.42	954.80
2016-17	96.76	-91.21
<b>Total</b>	<b>3703.88</b>	<b>788.87</b>
<b>Average</b>	<b>284.91</b>	<b>60.68</b>
<b>SD</b>	<b>278.04</b>	<b>270.43</b>
<b>C.V.</b>	<b>97.59</b>	<b>445.65</b>

**Source :** Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Lt

**Figure No.4**

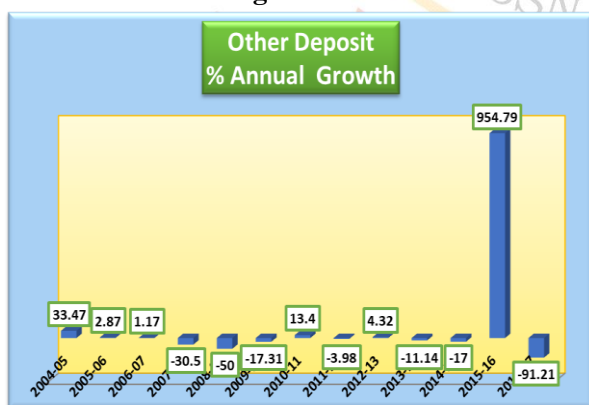


Table No. 4 and Figure No. 4 shows the figures regarding other Deposit and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. It is found that the growth of other deposit during study period were found positive in the year 2004-2005, 2005-2006, 2006-2007, 2010-2011, 2013-2014, 2014-2015 and 2016-2017 whereas in the rest

of year during study it accounted negative. The highest growth of other deposit was found in the financial year 2015-2016 and it was found very high. The average growth in other deposits during the study period was accounted 60.68 Lakhs.

**Table No.5 Total Deposit and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. : Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Total Deposit	Annual % Growth
2004-05	33249.57	2.80
2005-06	36805.90	10.70
2006-07	31802.70	-13.59
2007-08	34243.14	7.67
2008-09	35858.77	4.72
2009-10	40798.04	13.77
2010-11	45898.70	12.50
2011-12	52834.17	15.11
2012-13	64852.56	22.75
2013-14	73374.26	13.14
2014-15	80916.49	10.28
2015-16	88486.78	9.36
2016-17	103738.21	17.24
<b>Total</b>	<b>722859.29</b>	<b>126.43</b>
<b>Average</b>	<b>55604.56</b>	<b>9.73</b>
<b>SD</b>	<b>24198.92</b>	<b>8.72</b>
<b>C.V.%</b>	<b>43.52</b>	<b>89.70</b>

**Source :** Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd

**Figure No. 5**

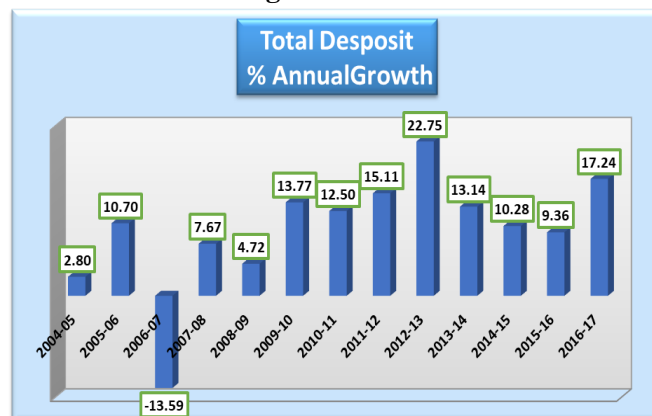


Table No. 5 & Figure No. 5 indicates the Total Deposit and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad. During the study period it was found that in the financial year 2012-2013 highest (22.75 Lakhs) growth rate accounted in total deposit whereas in the financial year 2006-2007 it was found negative. It is noted that only in the year 2006-2007 the total deposit growth rate were found negative. The average total deposit rate during the study period was found 9.72 Lakhs.

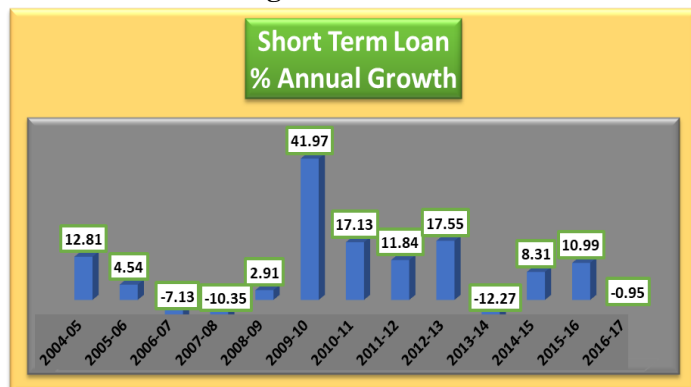
**Table No.6 Short Term Loan and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Short Term Loan	Annual % Growth
2004-05	10304.47	12.81
2005-06	10771.82	4.54
2006-07	10003.68	-7.13
2007-08	8968.35	-10.35
2008-09	9229.75	2.91
2009-10	13103.13	41.97
2010-11	15347.42	17.13
2011-12	17164.22	11.84
2012-13	20176.92	17.55
2013-14	17700.71	-12.27
2014-15	19172.15	8.31
2015-16	21279.81	10.99
2016-17	21078.63	-0.95
<b>Total</b>	<b>194301.06</b>	<b>97.36</b>
<b>Average</b>	<b>14946.24</b>	<b>7.49</b>
<b>SD</b>	<b>4750.59</b>	<b>14.34</b>
<b>C.V.%</b>	<b>31.78</b>	<b>191.43</b>

Source : Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd

**Figure No.6**



The above Table No.6 and Figure No.6 indicates the short term loans and its annual growth since 2004 - 05 to 2016-17. It is observed that during the working period of Deogiri Nagari Sahakari banks ltd. Aurangabad the annual growth rate of short term loans shows highest growth rate in 2009-2010 (41.97) whereas it was negative 12.27 in 2013-2014. It is observe that during the 2004-05, 2005-2006, 2008-09 to 2012-2013 and 2014-2015 to 2015-2016 it was reported positive growth rate regarding short term loans disbursed by the Deogiri Nagari Sahakari bank ltd. Aurangabad. Only in four years there is negative flow of short term loan in 2006-2007, 2007-2008, 2013-2014 and 2016-2017. The average growth rate of short term loan recorded 7.46 during the period 2004-2005 to 2016-2017.

**Table No.7 Medium Term Loan and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Medium Term Loan	% Growth rate
2004-05	12229.70	12.695
2005-06	12041.4	-1.564
2006-07	11173.75	-7.765
2007-08	10422.38	-7.209
2008-09	9470.19	-10.055
2009-10	10724.53	11.696
2010-11	11986.22	10.526
2011-12	13222.21	9.348
2012-13	14988.70	11.785
2013-14	14578.45	-2.814
2014-15	16102.10	9.462
2015-16	14821.90	-8.637
2016-17	14797.01	-0.168
<b>Total</b>	<b>166558.54</b>	<b>27.30</b>
<b>Average</b>	<b>12812.20</b>	<b>2.10</b>
<b>SD</b>	<b>2088.97</b>	<b>8.97</b>
<b>C.V.</b>	<b>16.30</b>	<b>427.15</b>

Source : Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd

Figure No. 7

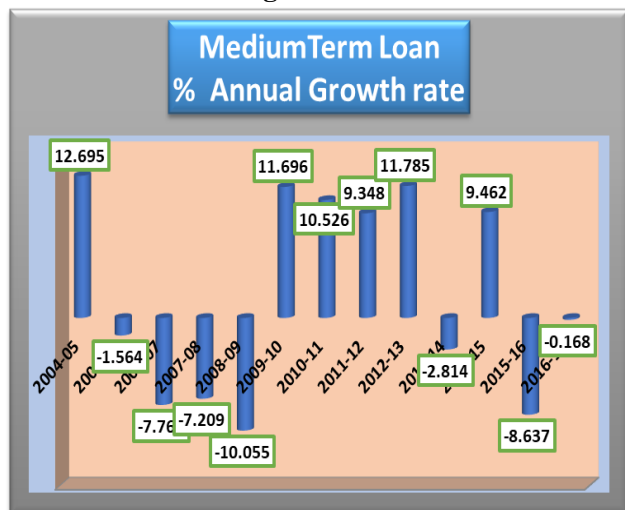


Table No. 7 and Figure No. 7 highlights the medium term loan disbursement of the bank during the year 2004-2005 to 2016-2017. It is found that in the year 2005-2006 to 2008-2009 the disbursement of medium term was decline (it is found negative) Whereas in the year 2009-2010 to 2012-2013 it is found positive, again it was decline in 2013-2014, 2015-2016 and in 2016-2017. In 2014-2015 it is increased by 9.462. As far as average growth rate of medium term loan is concerned it was recorded 2.10 during the period of 2004-2005 to 2016-2017.

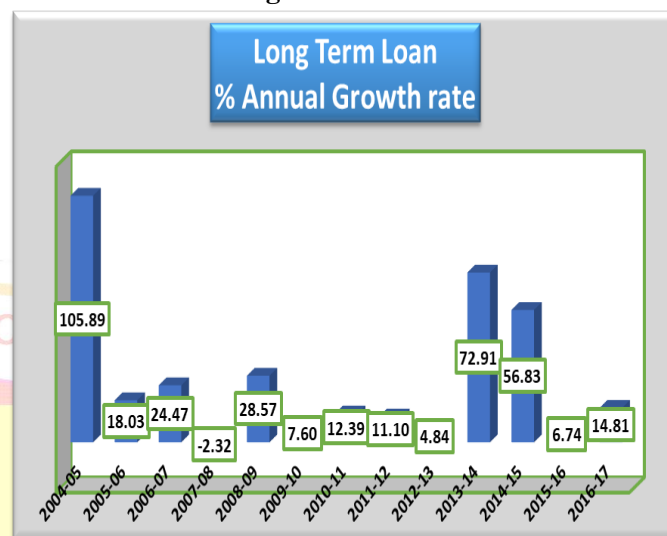
**Table Long Term Loan and Annual Growth No.8 of Deogiri Nagari Sahakari Bank Ltd. : Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Long Term Loan	% Growth rate
2004-05	2210.99	105.89
2005-06	2609.7	18.03
2006-07	3248.39	24.47
2007-08	3172.95	-2.32
2008-09	4079.62	28.57
2009-10	4389.84	7.60
2010-11	4933.57	12.39
2011-12	5481.09	11.10
2012-13	5746.54	4.84
2013-14	9936.34	72.91
2014-15	15582.95	56.83
2015-16	16633.7	6.74
2016-17	19096.48	14.81
<b>Total</b>	<b>97122.16</b>	<b>361.87</b>
<b>Average</b>	<b>7470.94</b>	<b>27.84</b>
<b>SD</b>	<b>5866.28</b>	<b>31.69</b>

C.V.%	78.52	113.86
Source :	Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd	

Figure No. 8



The table No. 8 and Figure No. 8 provide the facts related to Long Term Loan and Annual Growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad during study period (2004-05 to 2016-17). It is observed that in the year 2004-2005 high annual growth rate (105.89%) recorded regarding long term loans of the bank. It is remarkable that during the study period from 2004-2005 to 2016-2017 the long term loan annual growth of the bank found positive except the 2007-2008 (Negative). The average annual growth rate regarding long term loan was recorded 27.84% during the study period.

**Table Total Loan and Annual Growth No.9 Deogiri Nagari Sahakari Bank Ltd. : Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Total Loan	% Growth rate
2004-05	54745.16	162.12
2005-06	25422.92	-53.56
2006-07	24425.82	-3.92
2007-08	22563.68	-7.62
2008-09	22779.56	0.96
2009-10	28217.50	23.87
2010-11	32267.21	14.35
2011-12	35867.52	11.16
2012-13	40912.16	14.06
2013-14	42215.5	3.19
2014-15	50857.2	20.47



<b>2015-16</b>	52735.41	3.69
<b>2016-17</b>	54972.12	4.24
<b>Total</b>	<b>487981.76</b>	<b>193.01</b>
<b>Average</b>	<b>37537.06</b>	<b>14.85</b>
<b>SD</b>	<b>12648.62</b>	<b>48.24</b>
<b>C.V.</b>	<b>33.70</b>	<b>324.89</b>

<b>2012-13</b>	40912.16	64852.56
<b>2013-14</b>	42215.50	73374.24
<b>2014-15</b>	50857.20	80916.55
<b>2015-16</b>	52735.41	87495.78
<b>2016-17</b>	54972.12	103778.21

Source Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd

Source Annual Reports of 2004-05 to 2016-17 of Deogiri Nagari Sahakari Bank Ltd

**Figure  
No.9**



The above Table No.9 and Figure No. 9 indicates the total loan and its annual growth of Deogiri Nagari Sahakari Bank Ltd. Aurangabad during the period 2004-2005 to 2016-2017. It is observed that during the study period in 2004-2005 the growth rate of long term loans were found very high it was recorded 162.12% but, in the year 2005-2006 to 2007-2008 it was found negative in three consecutive years. From the 2008-2009 to 2016-2017 it was reported constantly positive. The average annual growth rate of total loans is reported 14.85% during the study period.

**Table No.10 Loan and Deposit Trends of Deogiri Nagari Sahakari Bank Ltd. Aurangabad (2004-05 to 2016-17)**

Rs. in Lakhs

Year	Total Loan	Total Deposits
<b>2004-05</b>	54745.16	33250.07
<b>2005-06</b>	25422.92	36805.90
<b>2006-07</b>	24425.82	31802.70
<b>2007-08</b>	22563.68	34243.14
<b>2008-09</b>	22779.56	35858.77
<b>2009-10</b>	28217.50	40798.04
<b>2010-11</b>	32267.21	45898.70
<b>2011-12</b>	35867.52	52834.17

Correlation coefficient between Loan amount and deposit amount ( r )= 0.748

Significance of Calculated correlation coefficient between Loan amount and deposit amount can be tested with William Gosset's t - test as below :

Degrees of Freedom = n-2= 13-2= 11

Significant Level at 5 percent=

$$t = \frac{|r|}{\sqrt{1-r^2}} \sqrt{n-2}$$

$$t = \frac{|0.748|}{\sqrt{1-(0.748)^2}} \sqrt{13-2}$$

$$t = \frac{|0.748|}{\sqrt{1-0.56}} \sqrt{11}$$

$$t = \frac{0.748 \times 3.32}{\sqrt{0.44}}$$

$$t = \frac{2.48}{0.66}$$

$$t=3.71$$

d.f.= 11 and significance level  $t_{0.05} = 1.796$

3.71 > 1.796

$t_c > t_{0.05}$

At 5 percent significant level with 11 degrees of freedom calculated value of t -test (3.71) is greater than given table value of t ( 1.796) therefore null hypothesis is rejected and alternative hypotheses is accepted. There is positive and significant correlation coefficient between deposit and loan of Deogiri Nagari Sahakari Bank.

**Conclusions :**

It is observe that during the study period in the financial year 2006-2007, 2008-2009, 2011-2012, 2013-2014 and 2015-2016 the growth of current deposit are found negative whereas in remaining years it was positive. In the financial year 2016-2017 it was very high whereas in year 2006-2007 it is found very adverse.( Table No.1)

It is noted that the growth of fixed deposit were found negative in the year 2006-2007 only,

whereas in remaining years it was found positive. The highest growth of fixed deposit were found in the financial year 2011-2012 whereas lower or negative rate of fixed deposit accounted in the financial year 2006-2007. (Table No. 2)

It is found that the growth of saving deposit during study period were found positive in the year 2004-2005, 2005-2006, 2007-2008, 2009-2010, 2010-2011, 2012-2013 to 2016-2017 whereas in year 2006-2007, 2008-2009 and 2011-2012 it was found negative. The highest growth of saving deposit were found in the financial year 2016-2017 whereas lower or negative rate of saving deposit accounted in the financial year 2011-2012. The average growth in saving deposits during the study period was accounted 12.84 Lakhs. (Table No.3)

It is found that the growth of other deposit during study period were found positive in the year 2004-2005, 2005-2006, 2006-2007, 2010-2011, 2013-2014, 2014-2015 and 2016-2017 whereas in the rest of year during study it accounted negative. The highest growth of other deposit was found in the financial year 2015-2016 and it was found very high. The average growth in other deposits during the study period was accounted 60.68 Lakhs. (Table No.4)

It was found that in the financial year 2012-2013 highest (22.75 Lakhs) growth rate accounted in total deposit whereas in the financial year 2006-2007 it was found negative. It is noted that only in the year 2006-2007 the total deposit growth rate were found negative. The average total deposit rate during the study period was found 9.72 Lakhs. (Table No.5)

It is observe that during the 2004-05, 2005-2006, 2008-09 to 2012-2013 and 2014-2015 to 2015-2016 it was reported positive growth rate regarding short term loans disbursed by the Deogiri Nagari Sahakari bank ltd. Aurangabad. Only in four years there is negative flow of short term loan in 2006-2007, 2007-2008, 2013-2014 and 2016-2017. The average growth rate of short term loan recorded 7.46 during the period 2004-2005 to 2016-2017. (Table No.6)

It is found that in the year 2005-2006 to 2008-2009 the disbursement of medium term was decline (it is found negative) Whereas in the year 2009-2010 to 2012-2013 it is found positive, again it was decline

in 2013-2014, 2015-2016 and in 2016-2017. In 2014-2015 it is increased by 9.462. As far as average growth rate of medium term loan is concerned it was recorded 2.10 during the period of 2004-2005 to 2016-2017. (Table No.7)

It is observed that in the year 2004-2005 high annual growth rate (105.89%) recorded regarding long term loans of the bank. It is remarkable that during the study period from 2004-2005 to 2016-2017 the long term loan annual growth of the bank found positive except the 2007-2008 (Negative). The average annual growth rate regarding long term loan was recorded 27.84% during the study period (Table No.8)

It is observed that during the study period in 2004-2005 the growth rate of long term loans were found very high it was recorded 162.12% but, in the year 2005-2006 to 2007-2008 it was found negative in three consecutive years. From the 2008-2009 to 2016-2017 it was reported constantly positive. The average annual growth rate of total loans is reported 14.85% during the study period (Table No.9)

#### **Suggestions :**

1. It is observed that during study period, where annual growth of current deposits were found negative, it is necessary to maintain the positive flow of annual growth of current deposits for better performance of bank.
2. In the year 2016-2017 it is found that the annual growth of saving deposit were very nice, it is necessary to maintain this growth consistently in future.
3. There is inconsistency in annual growth of total deposits of the bank, it is suggested that bank should try to make total deposit flow consistently by increasing interest rate or any other instruments.
4. It was observed that the average annual growth rate in this respect were below 10%, bank need to increase it.
5. It was observed that the average annual growth rate in this respect were very less (2.10%) bank need to increase it in future.
6. The average annual growth of home loan found negative during the study period. The bank needs to work on this aspect of the loan to make it positive in near future.



**References :**

1. Bhole L.M.(2004), Financial Institutions and Markets, Tata McGraw, Hill New Delhi
2. Biswas P., Bad loans hit cooperative banking sector in state, 2014
3. Deogiri Nagari Sahakari Bank, Annual Reports of various year, Aurangabad .
4. Gupta S.P.(1985) Statistical Methods, Sultan Chand & Sons Comp,New Delhi
5. Gupta S.P.(1998), Fundamental Statistics , Sultan Chand & Sons,New Delhi
6. <https://deogiribank.com>

