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## CREDIT MANAGEMENT IN CO-OPERATIVE BANK: A STUDY WITH REFERENCE TO SPS BANK IN SANDUR

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### ABSTRACT

**B**anking sector is one of the popular sectors in India, Banks providing services mainly in two ways; first one is receiving deposits and secondly providing loans to public. Every business requires financial assistance; most of the business operations take financial assistance (loan) from the bank to meet their business activities. Development through cooperation is a basic principle of cooperative movements; it has contributed considerably in the economic development of India. Co-operative society can change economic and social life. Urban co-operative banking sector is an important constituent of mutually agency banking system operating in the country. Co-operative banks are playing an important role in urban area development. Co-operative bank is the important source of credit to small borrowers. The present study covers the norms adopted by the bank in the disposal of credit proposal. An attempt is being made to study the different types of loans and advances offered by the bank.

**KEYWORDS:** Credit Management, Cooperative Bank, SPS Bank, Credit Proposal, and SWOT analysis.

### INTRODUCTION

An efficient functioning of the financial

system facilitates the free flow of fund to meet productive activities and promotes investment. The financial system provides the intermediation between savings and investments and promotes economic development. The economic development of any country depends upon the existence of a well organised financial system. It is the financial system which supplies the necessary financial inputs for the production of goods and services which in turn promote the well being and

standard of living of the people of a country. The banking sector helps in mobilizing the productive ventures. These banks act as supportive system and help in the fast economic promotion in the business of an individual. The policy of the banks specifies the sanctioning of the loan proposals and investing of deposit made, by putting in to the proper place system. Co-operative banks are playing a vital role in rural and urban areas. Co-operative banks are providing loans to



rural and urban area people to encourage their economic and social conditions. In rural area people are facing many problems in financial matter and they are borrowing loan from money lenders with exorbitant rate of interest. Co-operative bank is solving those problems by providing loaning facilities with a minimum rate of interest on loan.

The present study covers the practice of credit appraisal in SPS bank. A suitable credit appraisal is helpful to the banking sector to recover the loans and develop the rural areas.

### CONCEPT OF CO-OPERATIVE BANK

Co-operative is a form of organization wherein persons voluntarily associate together on the basis of equality for the promotion of their economic interest. Under this system people with limited means are benefited much. 'Each for all and for each' is the philosophy and principle of co-operation.

The history of co-operative movement in India began at the end of 19th century. Several credit cooperative societies were established in the state of Punjab and Uttar Pradesh. During that period the Madras government sent Sir Fredric Nicholson to Germany to study the co-operative movement taking place there. Nicholson submitted his report in 1895 and suggested to establish Raiffisen model societies in our country. In 1901 the Famine commission also recommended for the establishment of those societies. Based on this, the government passed Co-operative societies Act in 1904. This act laid the foundation for co-operative movement in India. There were some defects in this act did not provide opportunity for credit societies and the distinction between cities and rural areas was not made on scientific basis therefore, in order to remove these defects the new co-operative societies act was passed in 1912.

After independence co-operative movement received good encouragement from the government. Co-operative movement has become the basic principle of planned development during the five year plans. During the plan period different co-operative societies were established. Co-operative movement has achieved rapid progress in the states of Karnataka, Uttar Pradesh, Maharashtra, Tamil Nadu, Gujarat, Punjab, Hariyana etc. co-operative movement spread all over the country. Co-operative societies are especially suitable for the development of small and cottage industries. Therefore, co-operative societies were established in every corner of the country.

### PROGRESS OF CO-OPERATIVE MOVEMENT

Co-operative sector in India is the largest in the world. In 1950-21 the total number of agriculture primary credit societies was 1.05 lakhs with 44 lakhs members. They had Rs.37.25 crores as working capital and had advanced credit to the tune of Rs.23 crores. In 1998-99 there were 91720 agricultural primary societies with 8.12 crores members. During this period their total working capital was Rs.10718 crores. During the same period 2970 primary land development banks and 7460 primary agricultural marketing societies were functioning with a total membership of 48 lakh. In 1998-99 the total numbers of all types of societies were 3.95 lakh and the total membership was 18.96 crores. They had Rs.118700 crores as share capital.

### REVIEW OF LITERATURE

A number of studies related to co-operative banking sector in India have been conducted. Here, an attempt is being made to provide an overview of various aspects and issues of this study through the review of existing literature. Some of the main studies selected for review have been discussed below.

Das (2012), in the article entitled "Operational and Financial Performance Analysis of Meghalaya Cooperative Apex Bank", the objectives of this paper are to access the growth and structure of cooperative credit societies in the North Easter Region of India. The main objectives of this article studied the financial performance and examine the growth of business MACB (Meghalaya Cooperative Apex Bank) in terms of deposits mobilization and credit advanced during the study period .

Gnanasekaran, Anbalgan and Nazar (2012), in the paper entitled "A study on the Urban Cooperative Banks Success and growth in Vellore District – Statistical Analysis" the urban co-operative banks ranked a very significant position in the Indian banking sector. Competent management is pre-requisite for the success of any

organization. The purpose of this paper examined the growth and success of the urban cooperative banks in Vellore District through statistical analysis. Finally, the overall financial performance of the UCB's in all fronts namely, Membership, Share Capital, Deposits, Loans and Advances, Profit and Reserve Funds, Working capital, Over dues, Loans issued etc., are showing a significantly and undisturbing trend through the application of different statistical tools applied in the study. With this the UCB's is enjoying a predominant position in the banking industry occupied in eighth place in the banking institution serving in Vellore District.

Gupta and Jain (2012), research article entitled "A study on Cooperative Banks in India with special reference to Lending Practices" This study is based on some successful co-op banks in Delhi (India). This study covers the bank's performance along with the lending practices provided to the customers is herewith undertaken. The customer has borrows more than one type of loan from the banks. Moreover they suggested that the bank should adopt the latest technology of the banking like ATMs, internet / online banking, credit cards etc. so as to bring the bank at par with the private sector banks.

Singh (2013), article entitled "Credit Risk Management in Indian Commercial Banks" this paper studied about the Credit risk, credit risk arises whenever a borrower is expecting to use future cash flows to pay a current debt. Banks are compensated for assuming credit risk by way of interest payments from the borrower or issuer of a debt obligation. This research evaluated integrated framework for charting/categorizing various types of loans and advances, and determine implications on quality of credit and risk.

### About SPS Bank

SPS bank started its operations in the year 1998 as Sandur Pattana Sahakari Bank Ni., (SPS Bank) with aim of providing quality service to the customer and Reach the banking service to the middle and lower class people with the slogan of "your friendly bank". With this tagline banking services are available from morning 10.30 am to evening 06.30 pm in working days. Mr. K.S. Nagaraj is the founder of SPS bank. He is a reputed mine owner in Sandur area. The bank registered under KSS Act in the year 2001, and bank is having a board of director body, in this board body consist nine directors. The RBI license number KAN 1646 P. The SPS bank has been awarded as a Grade I bank by the Reserve Bank of India.

### OBJECTIVES OF THE STUDY

**The following are the important objectives of the present study.**

1. To know the norms adopted by the bank for the disposal of credit proposal.
2. To know the different loans and advances offered by the SPS bank.
3. To offer important recommendations to the bank regarding the credit management.

### METHODOLOGY

To accomplish the objectives of the present study secondary data were used. Secondary data were collected from various sources including books, research papers, annual reports of the bank and related websites are used for the purpose of study. The study period is from 2006-07 to 2015-16.

### NEED FOR THE STUDY

The success of any business activities is mainly depends on the financial management. The small and medium business firms are directly depended on bank to gear their required funds (loan). The nationalized and commercial bank offers different types of loans. Today the cooperative banks are playing a significant role in developing rural and urban area by offering various loans and advances. The study is undertaken to know the credit management in SPS co-operative bank in Sandur area.

### Credit Management: Norms and Requirements

The banking sector is the best source for the business barrowers to gear their required fund to operate or to commence the business; every businessman requires money (finance) to establish their business. Most of the businessmen's are not having adequate fund to start the business/ firm independently. They have to take



financial support from any one it means borrow credit from money lender, financial institution, loan from banks, etc., most of the businessman are borrowing money from money lender by pledging their assets like jewelries, land, building, etc. with paying a fixed rate of interest on borrowed amount.

The SPS bank receives application for credit proposal. The SPS bank considers and collects some important necessary information before accepting the application. The SPS bank was granting the loan, when the applicant fulfills the required information according to bank credit appraisal. The practice of SPS bank credit appraisal is called 6 C's appraisal.

### Six C's Appraisal of SPS Bank (Credit Appraisal)

The bank has been adopted six C's appraisal in the practice of credit management. Six C's appraisal means knowing worthiness of the applicant to dispose of credit proposal. Six C's are capital, capacity, collateral security, case history, condition and character. The appraisal is done by an advisory committee head by manager/chief executive officer will head to the advisory committee of the bank. The application for the credit facility, officially conduct proper investigation and undertake careful appraisal to accept the proposal. The important elements considered by the bank in credit appraisal to sanction loan are:

**1.Capital:** The capital refers to the loan borrower presenting asset has been pledge for loan. The borrower should present own asset as a security base for borrowing money from bank. The SPS bank initially takes the information regarding pledging asset and its present market value. Later bank compares the value of asset with the amount of credit demanded in proposal. When asset value is more than the proposal value, than bank will consider the asset to sanction loan.

**2.Capacity:** Capacity is the important element in the credit appraisal; it means capacity of repaying loan. Bank is also analysis the repaying capacity of the borrower. Bank is collecting information regarding the source of income of the borrower for knowing his/her strength for repaying of loan. In this appraisal is evaluating the repayment of credit within the allotted time (installments) along with the interest to the bank. Capacity of the repayment is the main and essential intention of the credit appraisal of the bank.

**3.Collateral security:** In collateral security bank were collect the information about the additional asset of the borrower. Borrower should supply the information relating to his/her whole assets, because borrower is fail to repay the loan amount at that time bank can recover the remaining loan by selling additional asset when pledged asset value is fall down in the market. In this appraisal the bank is having the rights to collect loaned amount by selling any asset of the borrower when pledged asset is losing the value in the market. Bank is deals this element of appraisal as compound security base.

**4.Case history:** the fourth C of the credit appraisal of the bank is case history. In this appraisal bank refers the past transactions information to knowing the transactional behaviour with bank. This appraisal is helpful to know the financial transaction of the borrower to understand financial turnover and honesty in repaying old loans. In other words, knowing personal history of the borrower.

**5.Condition:** bank is framed conditions regarding the credit disposal. The borrower accepts by signing on contract documents which condition is framed by the bank. Those conditions are; rate of interest on loan, installment amount, credit period, etc. in this appraisal bank is going to understand all procedure to the credit borrower what they have to follow after loan borrowed.

**6.Character:** In this appraisal bank collect the information regarding status of the borrower in the society. The borrower character is also important to transact with the bank. This appraisal provides information regarding character of the borrower or worthiness in the society of the borrower. The borrower should not involve in any criminal activities or against the society.

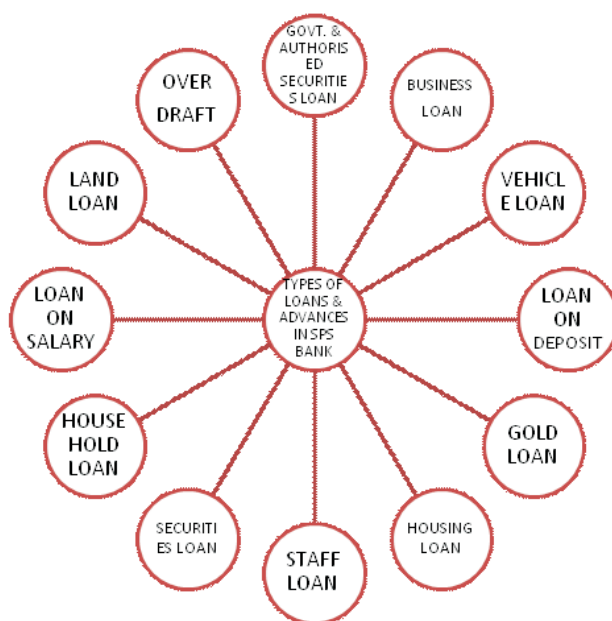
While submitting the credit proposal to bank borrowers necessarily provide required information to fulfill the procedure of credit appraisal. After completing the credit appraisal process, bank will take the final decision. When the banker satisfied with information in accordance with the six C's appraisal bank will grant the loan or dispose of credit proposal. With the opening of new bank account of the borrower (new) granted loan amount transferred to his/her account.

### TYPES OF LOANS AND ADVANCES

The SPS bank providing credit facilities in Sandur area. Sandur people are making use of this facility in proper way to develop their economic and social conditions. The bank understands the necessity of the small borrowers and bank anticipating to fulfill their financial requirements by providing various types of loans and advances in Sandur area.

SPS bank is providing different types of loans and encouraging the economic condition in the Sandur. The present study reveals that various loans and advances are offered to public in Sandur. Sandur is a mining area and it required financial help to operate all activities. Bank not only provides financial facility to mine activities, it providing credit facilities to all public people in Sandur area.

**Chart No. 01: The Types of Loans and Advances in SPS Bank**



**Table No.01: Types of Loans offered by the SPS bank (Rs. in lakhs )**

	Years										
	Loans	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Types of loans and advances	Business loan	45.45	26.19	71.59	84.94	154.82	144.16	193.90	222.42	291.21	266.85
	Vehicle loan	107.85	139.26	205.01	182.75	230.81	145.79	144.19	179.42	140.89	174.86
	Housing loan	120.99	146.63	160.76	152.99	190.53	254.20	213.47	254.20	200.80	204.09
	Loan on deposits	20.30	15.73	19.52	34.72	46.35	67.99	80.06	98.15	94.32	88.12
	Staff loan	0.79	1.59	1.09	0.83	2.71	1.21	0.35	1.19	2.82	6.28
	Securities loan	34.92	52.70	78.85	155.97	212.13	179.21	219.43	310.82	326.43	334.88
	Govt. and other authorities securities loan	4.72	4.67	5.40	6.58	8.07	8.54	8.03	3.92	2.35	2.35
	Land loan	48.89	60.57	66.09	73.77	82.45	92.59	89.34	141.45	166.54	164.99
	Gold loan	5.37	5.08	9.68	24.0	113.40	180.65	220.19	248.31	259.74	269.59
	Overdraft	46.76	55.81	63.43	67.24	78.39	68.72	106.16	116.19	130.75	136.29

Source: Compiled from Annual Reports (from 2006-07 to 2015-17)

The above table shows the various loans and advances are offered by the SPS bank in Sandur. Bank provide business loan in the study area, its Rs. 45.45 lakhs in the year 2006-07 and Rs. 266.85 lakhs in the year 2015-16 it shows the progress in business sector in Sandur area. There is a slight reduction in the year 2007-08 in loan amount and in the next consequence year increased the business loan. In case of vehicle loan the bank is provide a good loaning facility to promote the transportation system in business and also in personal activities. The vehicles loan shows a fluctuation over the period it from Rs. 107.85 lakhs in the year 2006-07 to Rs. 174.86 lakhs in the year 2015-16. The vehicle loan were grants a highest amount in the year 2010-11 of Rs. 230.81 lakhs. In housing loan is having a progressive investment in the above table it shows the Rs. 12.99 lakhs in the year 2006-07 and it continually increased Rs. 146.63 lakhs, Rs. 160.76 lakhs, Rs. 190.53 and Rs. 254.20 in 2007-08, 2008-09, 2010-11, and 2011-12 respectively. In the year 2009-10 there is a slight slop of Rs. 152.99 lakhs, later bank increase the housing loan and in the year 2012-13 Rs. 2, 13, 47, 706 were invested. Land loan is the best performance over the period and consistently it increases from Rs. 48.89 lakhs in 2006-07 to Rs. 164.99 lakhs in 2015-16. Gold loan is fluctuates in the study period.

Bank also provide loans on securities bases they are loans on government and other authorized securities, loan on deposit base, loan on salary, staff loan, etc. these loan performance in fluctuating manner. Over the period the bank is perform a high performance in the Sandur area. The type of product (loans) having a deferent rate of interest slab according to term base, long term loans are charge a low rate of interest on loan.

The bank is also providing advance facilities in Sandur area. Advance services are like overdraft facility, cash credit facility, cheque/bill discounting services, etc.

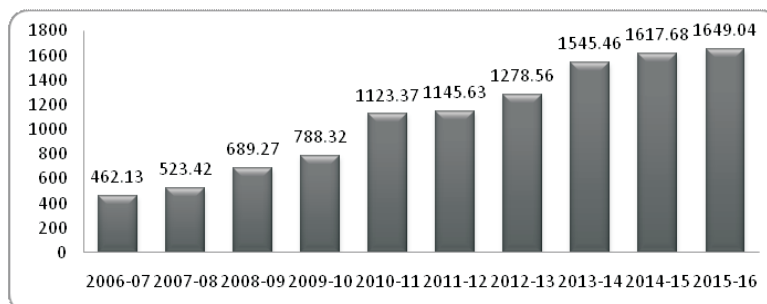
**Table No: 02 Total Loan and Advances Sanction in SPS bank**

Years	Loans and advances (Rs. In lakhs)	Percentage (%)	Interest earn (Rs. In lakhs)	Percentage (%)
2006-07	462.13	4.269	88.94	3.251
2007-08	523.42	4.837	120.75	4.412
2008-09	689.27	6.368	157.21	5.747
2009-10	788.32	7.284	189.98	6.944
2010-11	1123.37	10.379	248.96	9.100
2011-12	1145.63	10.585	304.00	11.112
2012-13	1278.56	11.814	338.33	12.367
2013-14	1545.46	14.279	375.81	13.738
2014-15	1617.68	14.947	433.44	15.844
2015-16	1649.04	15.238	478.24	17.485
<b>Total</b>	<b>10822.88</b>	<b>100.00</b>	<b>2735.66</b>	<b>100.00</b>

Source: Compiled from annual reports from 2003-04 to 2012-13.

The above table shows the total amount of grants as loan and advances. SPS bank's financial performance can understand through this table. Bank as grant total loan of Rs. 462.13 lakhs in the year 2006-07, it is represent in percentage is 4.269 percent. 2006-07 is taken as a base year to compare performance up to 2015-16. As base of 4.269 percent the banks performance in providing loans and advances is good and bank as recorded a highest percentage grant in the year 2015-16 is 15.238 percent of Rs.1649.04 lakhs.

**Graph No. 01: Total Loan and Advances Sanction in SPS bank**





Above graph reveals the total loan and advances granted by the bank along with interest earned on grant amount. Interest is also increased with the loan amount is Rs.88.94 lakhs in 2006-07 to Rs. 478.24 lakhs in 2015-16. It represent in percentage is 3.251 percent in 2006-07 and 17.485 in 2015-16.

The bank is playing a vital role in the Sandur area. Bank is providing more loans to business activities. The Sandur area people are taking advantages of SPS bank services. Other than these financial service bank is also providing many more service like; cheque collection, mobilizing fund in mutual fund, locker services, etc.

### SWOT analysis

The SPS bank - SWOT Analysis examines the company's key business structure and operations, history and products, and provides summary analysis of its key revenue lines and strategy.

SPS bank is engaged in the banking services, providing good financial services through the different loans and advances in Sandur area. In the study period (ten years) bank has maintaining zero percent of NPA (non-performing asset).

### Strengths

1. The SPS bank provides more and more services to urban and rural people.
2. The transactions of bank are fully computerized and service available up to evening 6.30 pm.
3. The service provided is more efficient and accurate so that customers take interest towards SPS Bank services.
4. It performs good and satisfied verifications before accepting or lending the loan proposals.

### Weakness

1. The awareness of the SPS bank is less compared to other banks.
2. Latest and new types of schemes are not available.
3. There are fewer members of employees.

### Opportunities

1. The bank should provide ATM facilities.
2. The bank will be expanding in its services by the introducing of new schemes and new policies.

### Threats

1. It has tough competition from other banks working in the area.

### FINDINGS

**The following are the important findings of the present study. They are:**

1. The SPS bank grants loans only for commercial activities.
2. Bank has given less attention on salary based loan, staff loan and household loan.
3. Bank has not providing any loans to the education and agricultural activities.
4. There is no ATM facility to the customers.

### SUGGESTIONS

**The following recommendations are made to improve the performance of the bank.**

1. Provide more facilities to the agriculturist to develop the agriculture in working area, like, providing Kissan credit card facility or low rate of interest on agricultural loan, etc.
2. Education is back bone of the society, for developing the education level in society provide loan facilities to students.
3. The Cooperative Banks should try to increase their deposits by opening branches in business areas, improve the services to their clients, introduce different types of deposit schemes and offer competitive rates of interest.
4. To make separate section in bank premises for loans and advances, it helps to customer to communicate freely with the bank officers.

5. To maintain the notice board in bank for displaying the rate of interest slab.
6. Bank has to provide more information regarding the loans and advances through the effective and attractive advertisements.
7. Occasionally bank has to cross verify the satisfaction level of the customers about their products and services, which helps them in coming up with customized products and services.
8. The present research has suggested to providing more number of facilities such as ATM, credit card, etc.

## CONCLUSION

It is clear from the above study that SPS bank has played very vital role in the development. The bank presently covering entire Sandur taluka by providing financial help to the needy, it works under the provision of RRBs Act and lending operation is found satisfactory. The co-operative bank is instrumental in Indian economic development, with presence all over India, it not only serve people of every nook and corner of the country but also connects the people of various languages, religion, caste and creed.

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