



ROLE, OPINION AND PERFORMANCE OF BANK EMPLOYEES TOWARDS DISTRICT CENTRAL CO-OPERATIVE BANKS OF HARYANA

Dr. Ruchi, Extension Lecturer, Department of Commerce, Government College for Women, Rohtak

Abstract: *This paper contains an account of structure of co-operative banking in India and role of co-operative banks in India. Banking involves acceptance of deposits and lending or investment of money. It facilitates business activity by providing money and certain services that helps in exchange of goods and services. They play an important role in mobilizing the savings of economically surplus units, which are widely scattered and lend these resources to those who have additional opportunities of investment due to entrepreneurial abilities. Thus in this way they guide the flow of resources in the most productive channels. In the present paper, an attempt has been made to examine the perceptions of the bank employees who are responsible for the implementation of various programmes of the banks. This has been done by carrying out a survey of the employees of the Central Cooperative Banks in the state of Haryana.*

Keywords: *co-operative banking, bank employees, Haryana.*

SURVEY OF EMPLOYEES OF DISTRICT CENTRAL CO-OPERATIVE BANKS OF HARYANA

A primary survey of employees of DCCBs was conducted to know their opinion regarding different aspects of central co-operative banks of Haryana. The total sample size consists of 100 employees, 5 each from the 19 central co-operative banks and 5 from the Haryana State Co-operative Bank, Chandigarh.

PROFILE OF EMPLOYEES

The respondents included employees working as Senior Manager, District Manager, Assistant Manager, Accountant and Clerk.

Opinion of Bank Employees with regard to various aspects of District Central Co-operative Banks of Haryana

1. Variables for Accepting the Proposal for Granting Loan



The objective of present study was to know the factors considered by the central co-operative banks while financing a proposal so the respondents were asked to give importance to the different factors.

Table 1
Variables Considered for Accepting the Proposal for Loan

Variables	Very Important	Important	Average	Less Important	Least Important
Security for loan	82(82%)	18(18%)	0	0	0
Incremental Income from utilization of loan	51(51%)	30(30%)	19(19%)	0	0
Capability of the client	52(52%)	35(35%)	8(8%)	5(5%)	0
Character of the client	45(45%)	40(40%)	10(10%)	5(5%)	0
Supporting facilities owned by the clients	40(40%)	42(42%)	10(10%)	3(3%)	5(5%)
Technical feasibility	32(32%)	42(42%)	10(10%)	10(10%)	6(6%)
Infrastructural facilities owned by the client	30(30%)	50(50%)	10(10%)	5(5%)	5(5%)

Table 1 depicts the variables considered for accepting proposal for loan and the importance attached to each by the employees of DCCBs in Haryana. The employees identified security provided for loan and capacity of income generation of loan amount, factors relatively more important as compared to the other factors.

2. Major Reasons for not providing Loans to Various Customers

Sometimes there are customers who want to avail loans but the bank cannot give loans to them. In present study the bank employees were questioned to give the reasons why sometimes various persons are not able to get the loan from the bank.

Table 2
Major Reasons for not Providing Loans to Various Customers

Difficulties	Very Important	Important	Average	Less Important	Least Important
Defective land record	50(50%)	35(35%)	10(10%)	5(5%)	
Inability of the borrower to provide margin money	42(42%)	32(32%)	6(6%)	10(10%)	10(10%)
Inability of the borrower to provide guarantee	40(40%)	50(50%)	6(6%)	4(4%)	
Competition from money-lenders	15(15%)	25(25%)	5(5%)	45(45%)	10(10%)



Table 2 depicts that bank employees gave the opinion that the major factors responsible for not providing loans to some customers are defective land record, so those customers can't give proper security for loan. The other major reason of not providing loan is because they are unable to provide guarantee and sometimes unable to provide margin money.

3. Factors Responsible for Delay in Sanction of Loan

The respondents were asked whether the loans are sanctioned/ disbursed in time.

Table 3

Factors Responsible for Delay in Sanction of Loan

Variables	Very Important	Important	Average	Less Important	Least Important
Submission of incomplete information by borrower	42(42%)	15(15%)	5(5%)	38(38%)	
Lack of adequate discretionary power with district manager	20(20%)	35(35%)	10(10%)	30(30%)	5(5%)
Inadequate staff at the district level	50(50%)	30(30%)	10(10%)	5(5%)	5(5%)
Inability of staff at the district level	15(15%)	45(45%)	10(10%)	15(15%)	15(15%)
Delay in Govt. Formalities	25(25%)	50(50%)	8(8%)	9(9%)	8(8%)

Table 3 depicts that all 100 respondents opined that the delay was made in sanctioned/disbursement of loans. The employees of DCCBs opined that the major reason for delay in sanction/disbursement of loan is incomplete information provided by borrower.

4. Recovery Position

Timely recovery of loan of banks is most important and useful for recycling of the funds for further giving credit to prospective borrowers.

Table 4

Recovery Position of District Central Co-operative Bank

Recovery Position	Frequency (%)
Adequate	55(55%)
Not Adequate	45(45%)

Table 4 depicts that 55% of the respondents opined that recovery position of DCCBs is adequate and the loans are recovered in reasonable time. 45% of the respondents found that recovery position of DCCBs is not adequate.

5. Achievement of Targets



The employees of District Central Co-operative Banks were asked whether the fixed targets are achieved by bank or not.

Table 5
Achievement of Targets by DCCBs

Targets achieved	Frequency(Percentage)
Yes	80(80%)
No	20(20%)

Table 5 depicts that 80% employees of DCCBs are of the view that the target fixed by the DCCBs are achieved while 20% respondents opined that the fixed targets are not achieved by the bank.

CONCLUSION

The employees identified security provided for loan and capacity of income generation of loan amount, factors relatively more important as compared to the other factors. Bank employees gave the opinion that the major factors responsible for not providing loans to some customers are defective land record, so those customers can't give proper security for loan. The other major reason of not providing loan is because they are unable to provide guarantee and sometimes unable to provide margin money. All 100 respondents opined that the delay was made in sanctioned/disbursement of loans. The employees of DCCBs opined that the major reason for delay in sanction/disbursement of loan is incomplete information provided by borrower.55% of the respondents opined that recovery position of DCCBs is adequate and the loans are recovered in reasonable time.45% of the respondents found that recovery position of DCCBs is not adequate.80% employees of DCCBs are of the view that the target fixed by the DCCBs is achieved while 20% respondents opined that the fixed targets are not achieved by the bank.

REFERENCES

1. Aggarwal, Anil Kumar (1989), *Role of Bhagirath Gramin Bank in the Rural Development of Sitapur District of UP*, Doctoral Thesis, Kumaun University, Nainital.
2. Aggarwal, R.C.; Prasad, B.; and Arora, V.P.S. (1972), "Problems and Prospects of Cooperative Credit: A Case Study", *Indian Cooperative Review*, Vol. IX, No. 3, April, pp. 417-422.



3. Aggarwal, Satish Chandra (1976), *Land Mortgage Banking in Haryana*, Doctoral Thesis, University Business School, Panjab University, Chandigarh.
4. Asaithambi, K. (1988), "Performance Appraisal of Andaman & Nicobar State Cooperative Bank", *Indian Cooperative Review*, Vol. XXV, No. 4, April, pp. 395-402.
5. Bedi, Raghubans Dev (1961), *Theory, History and Practice of Co-operation, with Co-operation in Foreign Countries*, International Publishing House, Meerut, p. 74.
6. Bhole, L.M. (2006), *Financial Institutions and Markets*, Tata McGraw Hill Publishing Company Ltd., New Delhi, p. 9.2.