



**An analytical study of Ahmednagar District Central Cooperative Bank
Ltd,Ahmednagar.**

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Abstract: -

The ADCC Bank has an important role for the economic development of Ahmednagar district. The main livelihood most of the people of Ahmednagar district is farming and agro based industries. The establishment of ADCC Bank is mainly for accepting and mobilising deposits and savings from the society and its provides loan and advances for agriculture and agro based industries through the credit co-operative societies.

Objectives of research: -

1. To study the wealth status of ADCC Bank.
2. To find out the actual financial position of ADCC Bank.

Research methodology: -

This research proposal shall be consider as polite study to have rational assessment of A.D.C.C. Bank. From this point of view, this project is undertaken as a model/ case study. The universe for this project shall be restricted to the district of the Ahmednagar.

Sources of data collection: -

The data collected for the study was secondary data in Nature

1. Annual Reports
2. News Papers
3. Internet
4. Research papers

Analysis of data: -

The researcher will use appropriate technique of the data analysis for the study. Simple average, ratio, percentage, trend analysis comparison and measurement tools etc... will be use to cover practical aspect of the study. For the purpose of analysis we study the ADCC Banks wealth status: entity, deposits, investment, loan and profit various loans in percentage as well as in rupees in the five year from 2010-2011 to 2014-2015. In accordance with the objectives of the study, the data collected from secondary sources were analyzed and interpreted.



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ADCC Bank wealth status

1. Entity of ADCC Bank: -

The ADCC Bank is banking entity recognized by the Reserve Bank of -India under the Banking Regulation Act 1949. It accepts deposits from general public and provides loans to individual and institutions including primary cooperative societies. Special provisions have in the Banking Regulation Act 1949 considering nature of their ownership, development role etc.

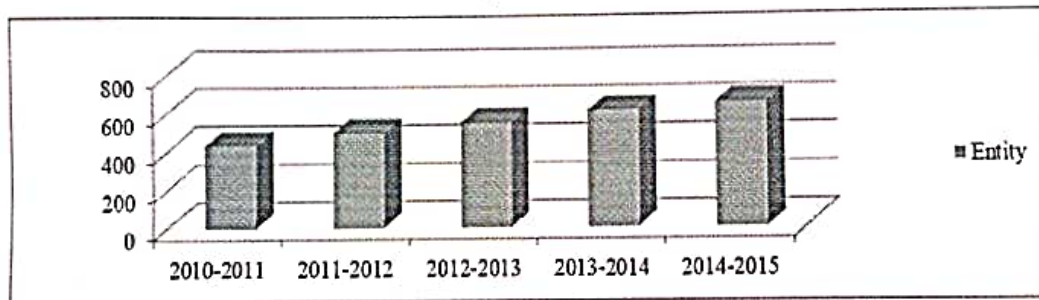
Table 1 Entity of ADCC Bank

Year	2010-11	2011-12	2012-13	2013-14	2014-15
Entity	433.98	497.77	548.02	605.06	644.54

(Rs in crores)

(Source: -Annual report of ADCC Bank 2010-10 to 2014-15)

Chart 1 Entity of ADCC Bank



(Source: - Table 1)

It is clear from table 1 that entity of ADCC Bank was highest in the year 2014-2015 which was Rs 644.54 crores and lowest in the year 2010-2011 which was Rs 433.98 crores during the period 2010-2011 to 2014-2015. During the reference period, there was a general increase in entity of bank. An entity was increased in all years. The average entity was Rs 545.87 crores during the five years. In general we can see the entity of ADCC Bank increase every year.

2. Deposits of ADCC Bank: -

Deposit is the secondly analysis because deposit gives the guidelines where the ADCC bank stands in the competitive market and ADCC Bank collected its deposits from public for working fund.



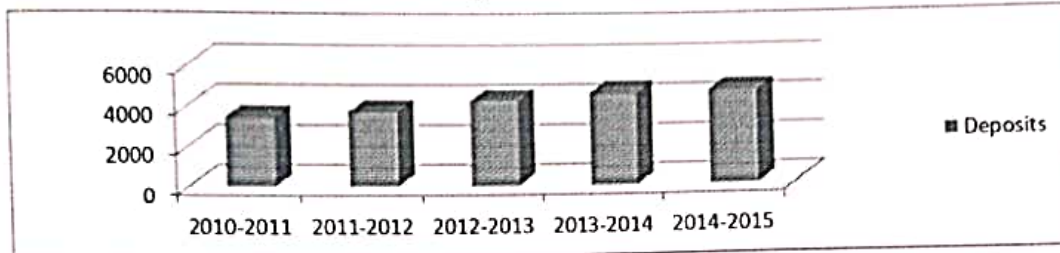
Table 2 Deposits of ADCC Bank

(Rs in crores)

Year	2010-11	2011-12	2012-13	2013-14	2014-15
Deposits	3452.61	3723.17	4272.43	4640.59	4737.34

(Source: -Annual report of ADCC Bank 2010-11 to 2014-15)

Chart 2 Deposits of ADCC Bank



(Source: - Table 2)

It is observed from table 2 that regarding deposits, 2014-2015 showed the highest deposits which was Rs 4737.34 crores and 2010-2011 showed the lowest deposits which was Rs 3452.61 crores throughout the study period. The deposits of PDCC Banks increased throughout the study period. The average of deposits in the study period was Rs 4165.23 crores.

3. Investments of ADCC Bank: -

The ADCC bank's investment policy should clearly define the authority to put through deals, procedure to be followed for obtaining sanction of the appropriate authority, putting through deals, fixing various prudential exposure limits, and reporting system.

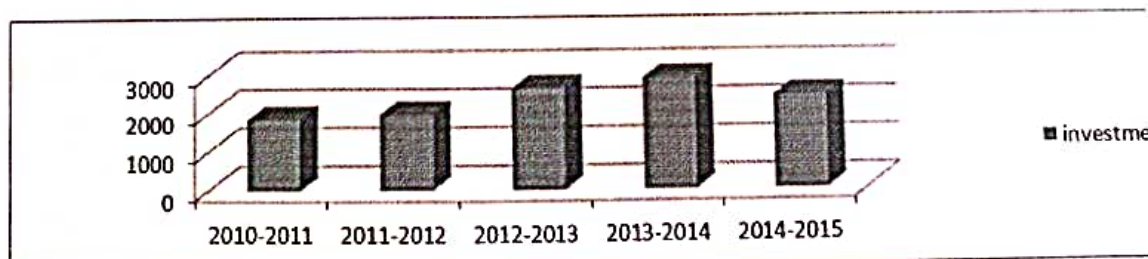
Table 3 Investments of ADCC Bank

(Rs in crores)

Year	2010-11	2011-12	2012-13	2013-14	2014-15
Investment	1844.86	1963.85	2621.83	2874.15	2410.96

(Source: -Annual report of ADCC Bank 2010-11 to 2014-15)

Chart 3 Investments of ADCC Bank



(Source: -Table 3)



Table 3 gives details of the investments of selected years. In the year 2010-2011 showed the lowest investment which was Rs 1844.86 crores and 2013-2014 was highest investment which was Rs 2874.15 crores. The investment was fluctuated during the study period 2009-2010 to 2013-2014. The investment in the year 2014-2015 was decreased which was Rs 2410.96 crores. The average of investment in the study period was Rs 2343.13 crores.

4. Loan provided by ADCC Bank: -

The ADCC Bank also offers term loans to farmers. These can be delivered either through the PACs or directly to the farmers by the ADCC Banks. For such financing, the ADCC Banks can obtain refinance from higher lending agencies like NABARD, who channelize these funds through the State Cooperative Banks.

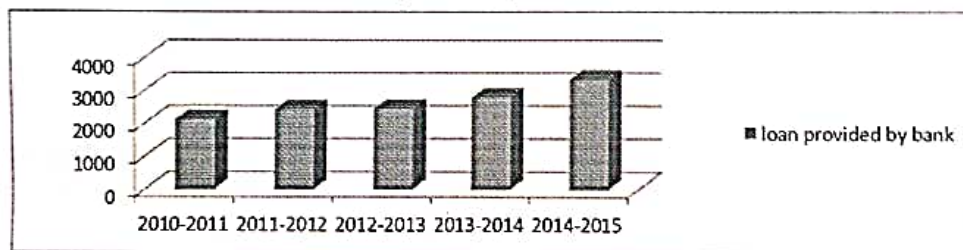
Table 4 Loan provided by ADCC Bank

(Rs in crores)

Year	2010-11	2011-12	2012-13	2013-14	2014-15
Loan	2116.20	2428.29	2444.05	2791.37	3339.84

(Source: -Annual report of ADCC Bank 2010-11 to 2014-15)

Chart 4 Loan provided by ADCC Bank



(Source: - Table 4)

It is clear from table 4 that loan provided by ADCC Bank was highest in the year 2014-2015 which was Rs 3339.84 crores and lowest in the year 2010-2011 Rs 2116.20 crores during the period 2010-2011 to 2014-2015. The amount of loan was increased every year. The average loan provided by ADCC Bank was Rs 2623.95 crores.

Conclusion: -

In the study period the entity, deposits, investment and loans provided by ADCC Bank increased every year but the growth rate of all the above increased in diminishing rate. ADCC Bank plays the important role for providing loan and advances to agricultural activity. Bank

wealth status indicate the financial stability of ADCC Bank so the analytical study is very important for the study of effectiveness and efficiency of ADCC Bank

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(SJIF) Impact Factor-7.675

ISSN-2278-9308

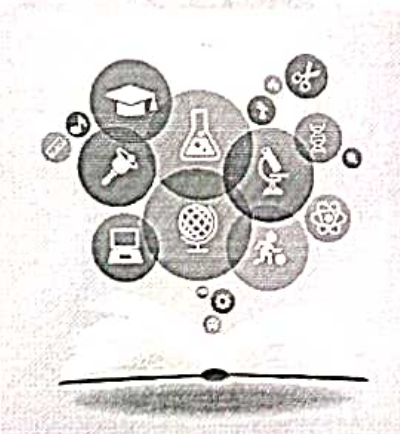
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Multidisciplinary International Research Journal

May-2021

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Aadhar International Peer-Reviewed Indexed Research Journal
Impact Factor - (SJIF) -7.675, Issue NO, 292 (CCXCII)

ISSN :
2278-9308
May,
2021

Impact Factor - 7.675

ISSN - 2278-9308

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Peer-Reviewed & Refreed Indexed

Multidisciplinary International Research Journal

May -2021

ISSUE No- CCXCII (292)

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