
CHAPTER 6

DATA ANALYSIS

- 6.1 ANALYSIS OF DEPOSIT MOBILISATION
OF KMB**
- 6.2 ANALYSIS OF THE RESPONSES OF
SAMPLE DEPOSITORS OF KMB**

CHAPTER 6DATA ANALYSIS

In this Chapter Data Analysis of the 'Deposit Mobilisation Function' of KMB is presented in two parts. The first part deals with the analysis of performance of the bank relating to deposit mobilisation and second part exhibits the analysis of the responses collected from the sixty sample depositors of the KMB.

6.1 ANALYSIS OF DEPOSIT MOBILISATION OF KMB

As per bye-laws of the co-operative Act, The Kolhapur Mahila Sahakari Bank can accepted deposits from members and non-members, under various deposit schemes. It is to be noted that while introducing the deposit scheme the bank has strictly followed the direction of Reserve Bank of India.

The bank collected deposits under the main deposit schemes like Saving Deposit, Double Amount Deposit and Current Deposit etc. These schemes are definitely contributed to banks financial structure. There are number of deposits schemes which are functioning effectively under this scheme.

Following are the various deposit schemes.

1. Time Deposit
2. Dam Duppat Deposit
3. Recurring Deposit
4. Special Saving Deposit
5. Call Deposit
6. Shubha Laxmi Deposit
7. Saving Deposit

8. Daily Saving Deposit

9. Current Deposit

After studying the various deposit schemes, an attempt has been made to study the total deposits with its ratio to different deposit schemes. The total amounts deposited under various schemes have been analysed below :

TABLE NO. 6.1

TABLE SHOWING THE TOTAL DEPOSITS OF
KOLHAPUR MAHILA SAHAKARI BANK LTD., KOLHAPUR.

Year	Deposits in Amount	Growth Index Base Year 1983-84, 100
1983-84	59,92,227	100
1984-85	69,41,765	116
1985-86	79,24,773	133
1986-87	92,30,453	154
1987-88	1,07,85,483	179
1988-89	1,33,45,971	222

SOURCE : Annual Report of K.M.B.

The Table showing total deposits in 1983-84 Rs.59,92,227 to Rs. 1,33,45,971 in the year 1988-89. The growth index of deposit is increased in every year. The deposit growth index is 222 in the year 1988-89. It is to be noted that the bank has increased its deposits tremendously.

TABLE NO. 6.2TABLE SHOWING THE TIME DEPOSITS OF KMB

Year	Deposits	Grow Index Base Year 1983-84, 100
1983-84	11,53,046	100
1984-85	7,59,183	66
1985-86	8,08,167	70
1986-87	7,24,615	63
1987-88	9,93,473	86
1988-89	18,68,911	162

Source : Annual Reports of KMB

As regards to deposit mobilisation of K.M.B. following conclusions can be drawn from the above table.

Time deposit mobilisation of K.M.B. has registered an increasing trend during the study period. But after 1983-84 to 1987-88 decline the growth rate. The bank could increase time deposits from Rs. 11,53,406 in the year 1983-84 to Rs. 18,68,911 for the year 1988-89, In the year 1988-89 the growth Index is 162. But on comparison with deposits of the respective years is also noticed which of course is not good sign.

TABLE NO. 6.3DAMDUPPAT DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	7,85,560	100
1984-85	13,75,653	175
1985-86	18,85,036	239
1986-87	25,57,014	325
1987-88	29,76,563	378
1988-89	39,88,653	507

Source : Annual Reports of KMB

KMB has registered an excellent performance with regards to double amount deposit and could increase the same from Rs. 7,85,560 in the year 1983.84 to Rs.39,88,653 in the year 1988-89. The Share of 'Damduppat Deposit' in the total deposits of the bank has been also consistently increasing for the same period. In the year 1988-89 growth Index is 507.

TABLE NO. 6.4TABLE SHOWING RECURRING DEPOSITS OF KMB

Year	Deposits	Growth Index Base year 1983-84, 100
1983-84	2,36,542	100
1984-85	2,78,273	117
1985-86	2,93,309	123
1986-87	-	-
1987-88	2,59,479	109
1988-89	2,71,419	114

Source : Annual Reports of KMB.

In respect of Recurring Deposits it is clear that though there is small increase in the deposits has been decreasing during period covered under study which is indicated by the share of Recurring Deposit to total deposit for the year 1983-84. Rs. 2,36,542 and the year 1988-89 it has been Rs. 2,71,419 and growth Index is highest in 123.

TABLE NO. 6.5TABLE SHOWING SPECIAL SAVING DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	2,93,208	100
1984-85	3,79,323	129
1985-86	4,19,848	143
1986-87	4,59,189	156
1987-88	3,63,783	124
1988-89	3,21,309	109

Source : Annual Reports of KMB.

Special saving deposit mobilisation of KMB has registered an increasing trend during the study period. The bank could increase the special saving deposit in 1983-84 Rs. 2,93,208, and in 1988-89 the deposit is Rs. 3,21,309. But in 1986-87 highly increased deposit Rs. 4,59,184 and growth Index is 156.

TABLE NO. 6.6TABLE SHOWING CALL DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	14,000	100
1984-85	15,000	107
1985-86	25,000	178
1986-87	-	-
1987-88	-	-
1988-89	-	-

Source : Annual Reports of KMB.

The Call Deposit Mobilisation of KMB has registered an increasing trend during the study period. But, Amount of call deposit continued to remain very small amounting to less than Rs. 25,000 in the year 1985-86. In the year 1985-86 growth Index is 178.

TABLE NO. 6.7TABLE SHOWING SHUBHA LAXMI DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	19,52,603	100
1984-85	20,15,041	103
1985-86	24,28,068	124
1986-87	-	-
1987-88	28,30,426	144
1988-89	27,07,757	138

Source : Annual Reports of KMB.

Above table showing Shubha Laxmi Deposit mobilisation of KMB has registered an increasing trend during the study period. The bank could increase Shubha Laxmi Deposits from Rs. 19,52,603 in the year 1983-84 and Rs. 27,07,757 in the year 1988-89. But on comparison with its total deposit decreased in the year 1988-89 and increased growth rate in the year 1987-88 is 144.

TABLE NO. 6.8TABLE SHOWING SAVING DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	13,96,773	100
1984-85	18,90,457	135
1985-86	19,24,458	137
1986-87	24,59,780	176
1987-88	32,28,276	231
1988-89	36,32,457	260

Source : Annual Reports of KMB.

Saving Deposit mobilisation of KMB has registered an increasing trend during the study period. They could increase the deposit Rs. 13,96,773 in the year 1983-84 to Rs. 36,32,457 in the year 1988-89. In the year 1988-89 the growth Index is 260.

TABLE NO. 6.9TABLE SHOWING DAILY SAVING DEPOSITS OF KMB

Year	Deposits	Growth Index Base Year 1983-84, 100
1983-84	5,090	100
1984-85	3,148	61
1985-86	2,357	46
1986-87	2,276	44
1987-88	1,899	37
1988-89	1,713	33

Source : Annual Report of KMB.

Above table showing daily saving deposit mobilisation of KMB has registered decreasing trend during the study period Rs. 5,090 in the year 1983-84 and in the year 1988-89 Rs. 1,713 only. In the year 1988-89 Index is 33.

TABLE NO. 6.10TABLE SHOWING CURRENT DEPOSITS OF KMB

Year	Deposit	Growth Index Base Year 1983-84, 100
1983-84	29,448	100
1984-85	1,18,743	403
1985-86	65,181	221
1986-87	30,372	103
1987-88	1,11,726	379
1988-89	3,50,020	1188

Source : Annual Reports of KMB

Above table showing current deposit mobilisation of KMB has registered an highly increasing trend during the study period. The bank could increase current deposit from Rs. 29,448 in the year 1983-84 and Rs. 3,50,020 in the year 1988-89 and in the year 1988-89 the index is 1,188.

TABLE NO. 6.11TABLE SHOWING CREDIT DEPOSIT RATIO OF KMB

Year	Deposits	Loans and Advances	Credit Deposit Ratio
1983-84	59,92,277	28,38,630	47.37
1984-85	69,41,765	58,14,561	83.76
1985-86	79,24,773	55,62,532	70.20
1986-87	92,30,453	65,03,084	70.46
1987-88	1,07,85,483	78,68,376	72.95
1988-89	1,33,45,971	97,44,065	73.01

Source : Annual Reports of KMB.

Above table showing credit deposit ratio of KMB has registered increasing trend in credit deposit ratio. In the year 1983-84 credit deposit ratio is 47.37 and in the year 1988-89 credit deposit ratio 73.01.

TABLE NO. 6.12TABLE SHOWING DEPOSIT INTEREST RATE OF KMB

Deposits	Interest Rate
1. Saving Deposit	6.0
2. Time Deposit	
15 to 45 days	5.0
91 days to 6 month	9.0
6 months to 9 month	9.0
9 month to 1 year	9.0
1 year to 2 year	10.0
More than 2 years	11.0
3. Current Deposit	.5
4. Danduppat Deposit (77 months)	

Source : Annual Reports of KMB

6.2 ANALYSIS OF THE RESPONSES OF SAMPLE DEPOSITORS :

Here, an attempt is made to study the responses collected from the sample depositors of K.M.B. in order to highlight the deposit mobilisation function of the bank and depositors opinions in that regard.

For this purpose responses are collected from 60 member-depositors through a specially tailored questionnaire for the purpose of present study. From the responses we have developed following information throwing light on -

1. Deposits of the sample members
2. Composition of the sample deposit holders
3. Preferences regarding deposit scheme by the sample members
4. Motivating factors for selecting deposit scheme
5. Yearwise membership of sample members

1. DEPOSITS OF THE SAMPLE MEMBERS :

Deposits of the sample members of K.M.B. range from Rs. 2,000 to Rs. 60,000 almost all sample members found to be the depositors of the bank. Majority of the sample depositors have deposited in the range of Rs. 2,000 to Rs. 4,000 which is 28% of the total sample depositors.

The percentage of the depositors depositing to Rs. 1,000 to Rs. 4,000 is 69% which indicates most of the depositors belong to economically poor and medium class. Following Table supports the fact.

TABLE NO. 6.13

TABLE SHOWING THE DEPOSITS OF SAMPLE MEMBERS

<u>Deposits</u>	<u>Member</u>	<u>%</u>
Above - 1,000	9	15
1,000 - 2,000	15	26
2,000 - 4,000	17	28
4,000 - 6,000	8	12
6,000 - 8,000	4	6
8,000 - 10,000	1	2
10,000 - 12,000	2	3
12,000 - 15,000	2	3
15,000 - 20,000	2	3
20,000 - 40,000	-	-
40,000 - 60,000	1	2
	<u>60</u>	<u>100</u>

2. COMPOSITION OF SAMPLE DEPOSIT HOLDERS

There are 9 main deposit schemes in mobilising the deposits from the public.

But following main deposits schemes are preferred by the same depositors.

1. Recurring Deposit
2. Shubha Laxmi Deposit
3. Current Deposit
4. Dam Duppat Deposit
5. Time Deposit
6. Saving Deposit.

TABLE NO. 6.14TABLE SHOWING COMPOSITION OF SAMPLE DEPOSIT HOLDERS OFK.M.B.

<u>Sr. No.</u>	<u>Deposits</u>	<u>Deposi- -tors.</u>	<u>% of total No. of Depo- -sitors.</u>	<u>Rank</u>
1.	Recurring Deposit holder	11	19	1
2.	Subha Laxmi Deposit	10	16	2
3.	Current Deposit	11	19	1
4.	Dam Duppat Deposit	9	15	3
5.	Time Deposit	9	15	3
6.	Savings Deposit	10	16	2
		<u>60</u>	<u>100</u>	

From the responses from sample size of 60 deposit holders it is observed that 19% have preferred to invest in Recurring Deposit and Current Deposits. 16% of the sample depositors has invested in Shubha Laxmi Deposits and Saving Deposits and rest of the depositors have invested in Dam Duppat and Time Deposits. Thus, relatively Recurring and Current Deposits are effective tools of K. M. B. used for deposit mobilisation.

3. SELECTION OF DEPOSIT SCHEME

Here an attempt is made to know to what a preference is given while selecting a particular deposit scheme. It is observed that of all preference is given to the following deposit schemes namely Recurring Deposit, Shubha Laxmi Deposit, Saving Deposit and Current Deposit. These who preferred Current Deposits were mainly traders and industrial units and in case of remaining three schemes most of them belong to salary earners i.e. employees, Dam Duppat Scheme is preferred by retired employee's. Following Table shows the responses regarding selection of deposit schemes by sample members.

TABLE NO. 6.15

TABLE SHOWING SELECTION OF DEPOSIT SCHEMES BY
SAMPLE MEMBERS OF K.M.B.

Sr. No.	Deposit Scheme	Sample Member	% of total numbers
1.	Dam Duppat Deposit	8	14
2.	Recurring Deposit	16	15
3.	Call Deposit	-	-
4.	Time Deposits	9	14
5.	Shubha Laxmi Deposit	9	15
6.	Savings Deposit	9	15
7.	Daily Saving Deposit	-	-
8.	Special Saving Deposit	-	-
9.	Current Deposit	9	15
		60	100

4. MOTIVATING FACTOR

An attempt is made to know the main motivating factors in the process of selecting a particular deposit scheme. It can be seen from the Table given under that 48 respondents aggregating 80% of the total respondents have taken the decision at their own with a view to participate in Co-Operative Organisations. It is surprising to know that only one respondent has openly admitted that he had become member with an intention to obtain down which is a fact, 9% of the respondents have become member as per their relatives' advise, Friend's advise influenced the decision making of the 7% of the total respondents. Thus, most of the members have came in contact with the bank at their own which shows the popularity of the Co-Operative banking amongst the members of K.M.B.

TABLE NO. 6.16

TABLE SHOWING MOTIVATING FACTORS IN SELECTING
DEPOSIT SCHEME BY K.M.B.

<u>Sr. No.</u>	<u>Item</u>	<u>Motivated Members</u>	<u>% of total numbers.</u>
1.	Friend's advise	4	7
2.	Relative's advise	5	9
3.	Social Worker's advise	2	2.5
4.	Need of Loan	1	1.5
5.	Willingness to participate in Co-operative's activities.	48	80
		<u>60</u>	<u>100</u>

On the basis of the data analysis few observations are drawn which are presented in the next chapter along with researcher's suggestion to the bank under study.

REFERENCES

1. Annual Reports of Kolhapur Mahila Sahakari Bank,
Ltd., Kolhapur.