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ANALYSIS OF THE DATA

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ANALYSIS OF THE DATA

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CHAPTER - IV

ANALYSIS OF THE DATA

In this chapter data collected through the Schedule questionnaire, specially developed for the purpose of this study, is analysed and interpretations drawn have been presented. The data analysis consist of the responses received from 100 sample borrowers to whom financing has been made by Ratnakar Bank Ltd., Rukadi Branch, in its area of operations during the conduct of present study.

The data analysis is mainly consist of analysis of borrowers taking into account their-

1. Classification of sample borrowers-
Sexwise classification of Borrowers of Ratnakar Bank Ltd., Rukadi Branch.
2. Maritual Statuswise classification of Sample Borrowers.
3. Religionwise classification of sample Borrowers.
4. Education & Employmentwise classification of sample Borrowers.
5. Familysizewise classification of sample borrowers.
6. Landholding of the sample borrowers.
7. Irrigated Unirrigated landholding of the sample borrowers.
8. Amountwise classification of sample borrowers.
9. Purpose of the Loan.
10. Table showing Repayment Instalment of sample borrowers.
11. Table showing family systemwise classification of sample borrowers.
12. Standard of Living of Sample Borrowers.
13. Classification of Visits of Borrowers to Bank.
14. Agricultural Loan of Sample Borrowers.

CLASSIFICATION OF SAMPLE BORROWERS :

TABLE NO.4.1 :

TABLE SHOWING SEXWISE CLASSIFICATION OF BORROWERS
THE RATNAKAR BANK LTD., RUKADI BRANCH.

SEX	NO. OF BORROWERS
Male	96
Female	4
TOTAL	100

From the above table No. 4.1 it can be inferred that most of the sample borrowers are male which aggregates to 96% of the total sample borrowers. Female borrowers occupy only 4% in the total borrowers.

TABLE NO. 4.2. :

TABLE SHOWING MARITAL STATUSWISE CLASSIFICATION
OF SAMPLE BORROWERS.

MARRIED			UN-MARRIED			TOTAL		
MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL
80	4	84	16	-	16	96	4	100

Most of the borrowers belong to married category which constitutes 84% and in case of borrowers from unmarried category which constitutes 16% of the total borrowers all are male, no female has tried for loan because of social constraints.

TABLE NO. 4.3 :

TABLE SHOWING RELIGIONWISE CLASSIFICATION
SAMPLE BORROWERS

RELIGION	NO. OF BORROWERS
Jain Chaturtha	28
Jain Pancham	9
Muslim	15
Hindu Maratha	23
Other	25
TOTAL	100

Above table No.4.3 shows that the bank understudy has rendered its benefits to the people from almost all castes. An attempt is made to highlight the castes benefited by the bank. As in the area of operation of the bank understudy maximum people belong to Jain community in the total borrowers 37% of the borrowers belong to the Jain community. The proportion of Hindu-community in the total borrowers is 23%, 15% belongs to Muslim community and 25% from the rest of the communities.

TABLE NO. 4.4 :

TABLE SHOWING EDUCATION & EMPLOYMENTWISE CLASSIFICATION OF SAMPLE

EDUCATION	BORROWERS					
	NO. OF BORROWERS.					
	MALE			FEMALE		
	Employed	Un-employed	Total	Employed	Un-employed	Total
LITERATE :						
Primary Education	2	10	12	-	-	2
Secondary Education	-	57	57	-	3	3
College Educated	1	20	21	-	-	1
Post Graduates	-	3	3	-	-	-
ILLITERATE :	-	3	3	-	1	1
TOTAL	3	93	96	-	4	3
						97
						100

It is clear from the above table No. 4.4 that 97% of the total borrowers were unemployed before financing which is the indication of bank is playing a very effective role in eradication of unemployment. As regards to the education level of the borrowers it is observed that 60% of the borrowers have completed secondary education, 21% have educated upto college level and only 4% belong to illiterate category.

TABLE NO. 4.5 :

TABLE SHOWING FAMILY SIZEWISE CLASSIFICATION OF
SAMPLE BORROWERS

SIZE OF FAMILY	NO. OF SAMPLE BORROWERS	%
1 - 2	4	4
2 - 4	25	25
4 - 6	36	36
6 - 8	15	15
8 - 10	3	3
10 - Above	17	17
Total	100	100

Above table No. 4.5 shows that 36% of the borrowers are having 4 to 6 members in their family, 17% of the borrowers have family size of 10 members.

TABLE NO. 4.6 :

TABLE SHOWING LANDHOLDING OF THE SAMPLE

BORROWERS

LAND (ACRES)	NO. OF BORROWERS
Less than 1	12
1 - 5	53
5 - 10	7
10- 15	2
15- 20	1
20- 25	-
25 - Above	1
TOTAL	76

The above table No. 4.6 shows the landholding of the sample borrowers. It is clear from the table that 53% of the total borrowers having 1 to 5 acres of land at the same time the percentage of landless borrowers is 24%. The borrowers having less than 1 acre of land aggregates to 12. Thus it is clear that bank invariably go for helping really needy strata of the society.

* percentage of landless borrowers is 24 out of 100.

TABLE NO. 4.7

TABLE SHOWING IRRIGATED-UNIRRIGATED LANDHOLDING
OF THE SAMPLE BORROWERS

IRRIGATED LAND (ACRES)	NO. OF BORROWERS
Less than 1	3
1 - 5	26
5 - 10	3
10 - 15	2
15 - 20	1
20 - Above	1
Unirrigated	39
TOTAL	76

Above table No. 4.7 shows the analysis of 76 borrowers having land as per availability of irrigation facility. It is found that there are 26 borrowers having 1 to 5 acres of irrigated land, 3 borrowers possess 5 to 10 acres of the land at the same time there are 39 borrowers who possess unirrigated land only.

TABLE NO. 4.8 :

TABLE SHOWING AMOUNTWISE CLASSIFICATION OF
SAMPLE BORROWERS

AMOUNT GROUP (RS.)	TOTAL NO. OF BORROWERS
Less than 3000	11
3000 - 5000	41
5000 - 8000	9
8000 - 11000	11
11000 - 14000	7
14000 - 17000	7
17000 - 20000	2
20000 - Above	12
TOTAL	100

Most of the borrowers covered under study have taken loan in the range of Rs. 3,000 to Rs. 5,000 aggregating 41% of the total borrowers. The percentage of borrowers who have taken loan below Rs. 3,000 is 11% and in case of borrowers who have borrowed Rs. 5,000 to 8,000 it is also have borrowed above Rs. 2000 is 12%.

TABLE NO. 4.9 :

TABLE SHOWING PURPOSE OF LOAN

PURPOSE OF THE LOAN	NO. OF BORROWERS
Agriculture	37
Marriage	2
Purchase of Weilding Machine	2
Purchase of Plot & furniture	1
Purchase of Mirachi Kandap Machine	1
Purchase of Sterio	1
Purchase of Cow & Buffeloas	13
Other Business :- Kirana Shops, Cycle shop, Medical, Hotelling, General Stores etc.	42
TOTAL	100

Above table No. 4.9 shows that most of the borrowers have utilised the borrowed amount for non-agriculture purpose that too activity like running a shop, Hotel etc. aggregating 42% of the total borrowers. The percentage of the borrowers who have taken loan for agriculture purpose is 37% and for animal husbandary is 13%. Some financing is also made for skilled persons, for purchasing plot or financing any activity complementing the income.

TABLE NO. 4.10 :

TABLE SHOWING REPAYMENT INSTALMENT OF SAMPLE
BORROWERS

INSTALMENT AMOUNT(RS.)	NO. OF BORROWERS
Upto Rs. 1000	42
1000 - 2000	1
2000 - 3000	2
3000 - 4000	5
4000 - 5000	9
5000 - Above	19

The above table No. 4.10 shows the mode of repayment of sample borrowers. It is observed that there are 42% of the borrower who repay the borrowed amount upto Rs. 1,000 a year and 19% of the total borrowers pay upto Rs. 5,000 a year. The percentage of repayment of the rest of the borrowers vary amountwise from 1 to 9.

TABLE NO. 4.11 :

TABLE SHOWING FAMILY SYSTEMWISE CLASSIFICATION
OF SAMPLE BORROWERS

FAMILY SYSTEM	NO. OF BORROWERS
Joint family system	45
Divided family system	55
TOTAL	100

Above table No. 4.11 shows that the family systemwise classification of sample borrowers.

It is observed that 45 borrowers are having Joint family system. And 55 borrowers are belonging to divided family system.

Thus most of the borrower having Divided family system have gone for financing which aggregates 55% of total borrowers.

TABLE NO. 4.12 :

TABLE SHOWING STANDARD OF LIVING OF SAMPLE
BORROWERS

<u>TYPE OF GOODS USED</u>	<u>NO. OF BORROWERS</u>
Radio	74 out of 100
T.V.	26 -"-
Tape Recorder	18 -"-
Cycle	62 -"
Motor Cycle	16 -"-
Car/Jeep	2 -"-
Light	85 -"-
Stove	56 -"-
Gas	26 -"-
Furniture	17 -"-
Tijori	13 -"-
Fans-Other facility (5)	29 -"-

TABLE NO. 4.13 :

TABLE SHOWING CLASSIFICATION OF VISITS OF
BORROWERS TO BANK

NO. OF VISITS	NO. OF BORROWERS
1	0
2	27
3	16
4	31
5	7
6	14
7	5
TOTAL	100

In the present situation visiting bank again and again is inevitable part of borrowing process. In present study it is revealed in only two visits 27 borrowers could get the loan sanctioned, 16 borrowers paid three visits and 31 borrowers had to visit the bank for four time for getting the borrowed amount. It is also surprising to observe that 14 borrowers had paid 6 visits and lost their time in the process.

TABLE NO. 4.14 :

TABLE SHOWING AGRICULTURAL LOAN OF SAMPLE

BORROWERS

TYPE OF LOAN	AMOUNT PAID (Rs.)
Farming Devt.	2,08,200
Crop Loan	48,300
Wells Loan	33,000
Tractor Loan	1,90,000
Borewells	20,000
Biogass Programme	10,700
TOTAL	5,10,200/-

Above table No. 4.14 shows that bank has paid Rs. 5,10,200 to the sample borrowers, and major portion of this is paid for farm development activity like, leveling, fencing, for making irrigation facility available etc.

Secondly financing for ~~tractors~~ is also a major course for which financing has been made next to which financing is made for constructing wells and taking cash-crop. financing installing bio-gass plant occupies very small portion.

TABLE NO. 4.15 :

TABLE SHOWING THE YEARWISE BRANCHES OF THE
RATNAKAR BANK LTD., (H.O.) KOLHAPUR

YEAR	NO. OF BRANCHES
1943	2
1944	3
1945	3
1946	5
1947 to 61	5
1962	6
1963 to 69	7
1970	11
1971	13
1972	13
1973	15
1974	20
1975	30
1976	39
1977	39
1978	39
1979	40
1980	44
1981	47
1982	48
1983	51
1984	53
1985	53
1986	53
1987	55
1988	57

SOURCE : Information Received from The R.B.Ltd.,
H.O. Kolhapur.

The above table No. 4.15 shows the development of branches of the Ratnakar Bank Ltd., Kolhapur since 1943 to 1988.

The above table shows that the H.O. started establishing branches from 1943, in the year 1943 there were only 2 branches established, which increased to 30 by the end of 1975. Again in 1976 to 1978 there was no branch expansion of the bank. Since 1979 to 1988 bank has opened as many as 17 more branches in its area of operation and at present total number of branches opened is 57.

Thus excluding 1976 to 78 period increasing trend is registered by the bank as far as branch expansion activity is concerned.

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TABLE NO. 4.16 :

TABLE SHOWING THE YEARWISE DEPOSITS, ADVANCES
AND EMPLOYEES OF THE RATNAKAR BANK BRANCHES AS
A WHOLE

YEAR	DEPOSIT'S (Rs.Lac's)	ADVANCES (Rs.Lac's)	TOTAL NO. OF EMPLOYEE'S
1980	955.62	701.00	353
1981	1249.55	884.25	402
1982	1340.05	965.81	425
1983	1599.81	1055.88	429
1984	1552.75	1218.75	438
1985	2110.00	1238.21	443
1986	3258.82	1890.00	454
1987	4178.00	2199.00	462
GROWTH IN TIMES	4.37	3.14	1.30

SOURCE : Information Received from The Ratnakar Bank Ltd.,
H.O. Kolhapur.

Above table No. 4.16 shows that the yearwise Deposits and Advances and generation of employees (No. in persons) as a whole.

Above table No. 416 clear that Ratnakar Bank Ltd., Kolhapur received more deposits from customers in 1980 Rs. 955.62 lac's deposits made by the customer every year,

it shows an increasing trend. It has reached to Rs.4178.00 lacks in 1987, registering a growth to the extent of 4.37 times as compare to 1980.

The Ratnakar Bank Ltd., made more advances in 1980, Rs. 701.00 lac's amount provide to the customer in the form of different loan schemes by the Ratnakar Bank Ltd., Every year advances column shows an increasing trend. Total advances have increased 3.14 times as compared to 1988.

The generation of employment is also impressive during 1980-1987. In 1980, 353 persons were employed and it has reached to 454 persons in the year 1986 and further increased in 1987 to the extent 462 employees.

As compared to 1980 total employment generated by 1987 shows an increase to the extent of 30%.

Without much increase in number of employees the performance is impressively increased which is an indication efficient operating efficiency of the bank.

TABLE NO. 4.17 :

TABLE SHOWING THE YEARWISE POSITION OF BRANCHES

YEAR	NO. OF BRANCHES
1980	44
1981	47
1982	48
1983	51
1984	52
1984 Oct.	53
1985	53
1986	53
1987	55
1988	57

SOURCE : Information Received from The Ratanakar Bank Ltd.,
Head Office, Kolhapur.

The table No. 4.17 shows yearwise position of bank's branches.

It is clear that above table No. 4.17 in 1980, only 44 branches were in existence. The column of No. of branches shows increasing trend upto 1984 year. But from 1984 to 1986 the no. of branches remains constant i.e. 53.

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TABLE NO. 4.18 :

TABLE SHOWING STATEMENT OF BRANCHWISE STRENGTH

POSITION AS ON 1/6/1988.

BRANCH	NO.OF OFFICER'S	NO.OF CLERICAL'S	NO.OF SUB-STAFF	TOTAL
<u>KOLHAPUR CITY:</u>				
HEAD OFFICE	27	30	12	69
SHAHUPURI	8	22	8	38
KOLHAPUR	4	12	4	20
MARKET YARD	1	3	2	6
RAJARAMPURI	1	2	1	4
<u>KOLHAPUR DISTRICT:</u>				
JAYSINGPUR	3	8	3	14
PETHVADGAON	3	8	3	14
HUPARI	2	3	2	7
ICHALKARANJI	4	13	3	20
GHOTAWADE	1	1	1	3
RUKADI	2	3	1	6
KHUPIRE	1	1	1	3
AKKIWAT	1	1	-	2
INGALI	1	1	1	3
VASAGADE	1	1	1	3
GANDINAGAR	2	6	2	10
HALADI	1	1	1	3
ARJUNWAD	1	1	1	3
RANGOLI	1	1	1	3
KABNUR	1	2	1	4
UNCHAGAON	1	1	1	3
BORPADALE	1	1	1	3
MADILGE	1	1	1	3
BHADAVAN	1	-	1	2
TOTAL	70	123	53	246

SANGLI CITY :

GAONBHAG				
SANGLI	1	3	2	6
SANGLI	5	14	6	25
MARKET YARD	2	6	3	11

SANGLI DISTRICT :

MIRAJ	2	5	2	9
MHAISAL	1	1	1	3
BHILAVADI	1	2	1	4
NANDRE	1	4	1	6
SAMDOLI	1	1	1	3
INAMDHAMNI	1	1	1	3
ISLAMPUR	2	5	2	9
BHURLI	1	1	1	3
AITAWADE (B)	1	1	1	3
NERLE	1	2	1	4
DUDHAGAON	1	2	1	4
ANKALI (S)	1	2	1	4
BHOSE	1	1	1	3
HINGANGAON	1	1	1	3
VISAPUR	1	1	1	3
TOTAL ..	<u>25</u>	<u>53</u>	<u>28</u>	<u>106</u>

BOMBAY CITY:

GIRGAON	4	7	4	15
KANDIVALI	<u>2</u>	<u>6</u>	<u>3</u>	<u>11</u>
TOTAL ..	6	13	7	26

PUNE:

NANAPETH	3	5	3	11
MARKET YARD	1	2	2	5
CHICHWAD	<u>2</u>	<u>3</u>	<u>2</u>	<u>7</u>
TOTAL ..	6	10	7	23

KARNATAKA:

BELGAUM	3	8	3	14
SHAMANEWADI	1	1	1	3
SHEDBAL	1	1	-	2
SHIRGUPPI	1	3	1	5
BELLADBEGEWADI	1	1	-	2
GOKAK	2	3	2	7
ANKALI (B)	2	5	1	8
NIPANI	2	4	2	8
HUBALI	3	7	2	12
TOTAL ..	16	33	12	61

SOURCE : Information Received from The Ratnakar Bank Ltd.,
Head Office, Kolhapur.

The above table No. 4.18 indicates that the statement of Branchwise Strength position of Ratnakar Bank Ltd., (As on 1-6-1988).

In RB'S operational area which is very large geographically. In Kolhapur district 24 branches are established and totally 246 persons are employed. Out of this 70 persons are officers, 123 persons are clerks and 53 persons are sub-staff.

In Sangli district, there are 18 branches established and totally 106 persons are employed. Out of this 17 persons are officers, 30 persons are clerks and 17 persons are of sub-staff category.

In Bombay there are only 2 branches are operating where 26 persons are working and out of those, 6 persons are officers, 13 persons are clerks and remaining persons are belonging to sub-staff category.

In Poona district only 3 branches are operating. Totally, 23 persons are employed. Out of this 6 officers, 10 persons are clerical and 7 persons are sub-staff members.

In Belgaum district (Karnataka) 8 Branches are established. Totally 49 persons are on staff. Out of those, 13 persons are officers, 26 persons are clericals and remaining 10 persons are belonging in Sub-staff Category.

In Hubali which is in Dharwad district of Karnataka State there is only one branch having 12 persons. In the staff 3 members are officers, 7 persons are clerks and remaining 2 persons are belonging in Sub-staff Category.

From the above information it is clear that the operational area of the Ratnakar Bank Ltd., covered both the State i.e. Maharashtra and Karnataka. In Kolhapur District which is in Maharashtra have 24 branches and in Karnataka State there are 14 branches in total.

TABLE NO. 4.19 :

TABLE SHOWING THE STRENGTH OF STAFF

YEAR	CATEGORY (PERMANENT EMPLOYEE)			TOTAL
	OFFICERS	CLERKS	PEONS	
1980	85	174	94	353
1981	96	204	102	402
1982	114	205	106	425
1983	112	209	110	431
1984 June	111	214	111	436
1984 Dec.	110	222	112	444
1985	112	221	114	447
1986	110	239	114	463
1987	110	234	109	453
% Increase	29	35	16	28

SOURCE : Information Received from The Ratnakar Bank Ltd.,
Head Office, KOLHAPUR.

Above table No. 4.19 shows of the strength of permanent staff.

It is observed that number of officers are increasing slowly every year upto 1985. In the year 1986 and 1987, they remains constant. Totally, 960 officers are permanent employees in the above mentioned period. The strength of clerks increased during 1980 to 87. In the year 1980 there were 174 clerks on pay roll of bank the bank as compare to 1980

there is an increase of 35% in this category.

The number of office staff is also increased 94 in the year 1980 to 109 in the year 1987 registering an increase to the extent of 16%. Thus we can conclude that the rate of increase of clerk category is higher as compared to other categories of permanent nature.

TABLE NO. 4.20 :

TABLE SHOWING YEARWISE SALARY OF EMPLOYEES,

DRAWING Rs.36,000 OR MORE P.A.

YEAR	36,000 to 40,000 (Rs.)	40,000 to Above Rs.	TOTAL NO. EMPLOYEES.
1985	2	2	4
1986	10	13	23
1987	27	22	49
TOTAL	39	37	76

SOURCE : Information Received from Annual Reports of
The Ratnakar Bank Ltd.,

The above table No. 4.20 provides yearwise data of salary of employees drawing Rs. 36,000 or more p.a. of the banks in 1985, 4 persons were getting more salary. Out of this 2 persons were getting Rs. 36,000 to Rs. 40,000 and remaining 2 persons were getting Rs. 40,000 and above p.a.

In 1986, there were 23 persons are employed, which were drawing more salary. Out of this 23 persons only 10 persons were drawing in Rs. 36,000 to Rs. 40,000 Salary, and rest belong in Rs. 40,000 to above salary.

In 1987 there were 49 persons were paid Rs.36,000 to 40,000 p.a. and 27 were paid above Rs. 40,000 p.a. which indicates that the management of Ratnakar Bank Ltd., does not hesitate to pay competitive salary to their officers.

TABLE NO. 4.21 :

TABLE SHOWING THE CLASSIFICATION OF TOTAL
ESTABLISHMENT EXPENSES, PER EMPLOYEE
EXPENSES OF BANK

YEAR	TOTAL ESTABLISHMENT EXPENSES (Rs. In Lacs)	TOTAL EMPLOYEES	PER EMPLOYEE EXPENSES
1980	25	353	7,082
1981	37	402	9,203
1982	50	425	11,764
1983	60	431	13,921
1984 June	32	436	7,339
1984 Dec.	71	444	15,991
1985	81	447	18,121
1986	99	463	21,382
1987	116	453	25,607

SOURCE : Information Received from The RB Ltd., Kolhapur.

The above table No. 4.21 shows the total establishment Expenses & Per Employee of Bank.

TABLE NO. 4.22 :

TABLE SHOWING THE DEPOSITS Rs. IN CRORES

YEAR	DEPOSITS (Rs. in Crores)	INDEX
1980	11.57	100
1981	14.76	128
1982	15.92	138
1983	17.92	159
1984 June	18.75	162
1984 Dec.	21.11	182
1985	26.13	226
1986	32.59	282
1987	38.88	336

SOURCE : Information Received from The Ratnakar Bank Ltd.,
Kolhapur.

The above table No. 4.22 shows the total employee deposits of RB Ltd.,

The above table indicates an of employee deposits in the study period.

TABLE NO. 4.23 :

TABLE SHOWING DEPOSITS, AND ADVANCES OF THE
RATNAKAR BANK LTD., (RUKADI BRANCH).

(Rs. in '000')

YEAR	DEPOSITS	INDEX	ADVANCES	INDEX
1975	432.99	100	281.29	100
1976	510.05	117	380.28	135
1977	528.05	121	304.18	108
1978	615.03	142	372.55	132
1979	818.69	189	519.44	184
1980	* N.A.	-	N.A.	-
1981	* N.A.	-	N.A.	-
1982	4018.00	927	807.00	286
1983	4523.00	1044	904.00	321
1984	4928.00	1138	1044.00	371
1985	6504.00	1502	1875.00	666
1986	7541.00	1741	2180.00	775
1987	10034.00	2317	2166.00	770
1988	11118.00	2567	3187.00	1133

SOURCE : Information Received From RB. LTD.,

NOTE : * N.A.- Figures are not available.

The above table No. 4.23 shows Deposits and advances of the R.B. LTD., during 1975 to 1988. It is clear that the deposits of the bank have registered an increasing trend. Same is the case with advances of RB Ltd.,

TABLE NO. 4.24 :

TABLE SHOWING THE YEARWISE CLASSIFICATION
OF TERM LOANS OF RUKADI BRANCH

(Rs. In '000's)

YEAR	TERM LOANS	INDEX
1983	102	100
1984	98	96
1985	81	79
1986	75	73
1987	85	83
1988	81	79

SOURCE : Compiled from Annual Reports of the Bank.

The above table No. 4.24 shows the term loans of RB Rukadi Branch for the period 1983 to 1988. It is clear from the same that term loans show a decreasing trend for the period.

It is clear from the above table that the bank has adopted a policy to discourage such loans which is indicated by the decreasing trend of term loan advances during the period under study.

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TABLE NO. 4.25 :

TABLE SHOWING THE FIXED DEPOSITS OF THE
RATNAKAR BANK LTD., RUKADI BRANCH

(Rs. In '000')

YEAR	FIXED DEPOSITS AMOUNT.	INDEX BASE YEAR
1984	563	100
1985	506	90
1986	594	105
1987	676	120
1988	686	121

SOURCE : Information Received from the RB Ltd., Rukadi Branch.

Above table No. 4.25 shows fixed deposits of customers with RB Ltd., during 1984-1988 which indicates an increasing trend except for the year 1985. Considering the deposits in the year 1984 as a basis there is an increase of 21% for the 1988 which is not a insignificant achievement.

TABLE NO. 4.26 :

TABLE SHOWING THE YEARWISE AMOUNT OF RE-
INVESTMENT DAMDIDPAT DEPOSITS OF THE BANK

(Amount's in '000' Rs.)

YEAR	REINVESTMENT DAMDIDPAT DAMDUPPAT DEPOSITS AMOUNT	INDEX
1983	1604	100 Base Year
1984	2080	129
1985	2714	169
1986	3894	242
1987	5093	317
1988	6345	395

SOURCE : Information Received from the RB Ltd., Rukadi Branch.

The above table No. 4.26 given about indicates consistent increase in reinvestment Damdidpat-Damduppatt Deposits since 1983 to 1988.

As compare to 1983 the bank has registered four times increase in the deposit amounts which an indication of efficient deposit mobilisation by the bank.

TABLE NO. 4.27 :

TABLE SHOWING MONTHLY INTEREST PAYABLE
DEPOSIT SCHEME

(AMOUNT Rs. In '000')

YEAR	MONTHLY INTEREST PAYABLE DEPOSIT SCHEME	INDEX
1983	117	100 Base Year
1984	121	103
1985	105	89
1986	111	94
1987	108	92
1988	93	79

SOURCE : Compiled from RB Ltd., Rukadi Branch.

It is clear from the above table No. 4.27 shows that the monthly interest payable deposit scheme is not popular amongst the depositors of Rukadi branch which is indicated by a decreasing trend for the period 1983 to 1988.

TABLE NO. 4.28 :

TABLE SHOWING RECURRING DEPOSIT 11 SCHEME

(Amounts Rs. in '000's)

YEAR	RECURRING DEPOSITS AMOUNT	INDEX
1983	91	100 BASE YEAR
1984	75	82
1985	75	82
1986	90	76
1987	93	102
1988	105	115

SOURCE : Compiled from RB Ltd., Rukadi Branch.

Above table No. 4.28 shows that except 1984 to 1986 the scheme could get good response amongst the customers and registered an increase in 1988 to the extent 15% as compared to 1983.

TABLE NO. 4.29 :

TABLE SHOWING AMRITKUMBHA YOJANA DEPOSIT

SCHEME

(Amount Rs. In '000's)

YEAR	AMRITKUMBHA YOJANA DEPOSIT SCHEME AMOUNT	INDEX
1983	67	100 BASE YEAR
1984	69	102
1985	98	146
1986	97	144
1987	105	156
1988	113	168

SOURCE : Compiled from RB Ltd., Rukadi Branch.

The above table No. 4.29 shows that this scheme is getting popularity as compared to other schemes which is indicated by 68% increase in the year 1988 as compared to the deposits of 1983.

TABLE NO. 4.30 :

TABLE SHOWING KALPAVRUKSHA YOJANA DEPOSIT SCHEME

(Amount Rs. In '000's)

YEAR	KALPAVRUKSHA YOJANA DEPOSITS AMOUNT	INDEX
1983	1	100 BASE YEAR
1984	7	700
1985	16	1600
1986	26	2600
1987	39	3900
1988	37	3700

TABLE NO. 4.31 :

TABLE SHOWING ALPAACHAT DEPOSIT SCHEME

(Amount Rs. In '000's)

YEAR	ALPAACHAT DEPOSIT SCHEME AMOUNT	INDEX
1983	211	100 BASE YEAR
1984	265	125
1985	365	172
1986	356	168
1987	404	190
1988	434	205

TABLE NO. 4.32 :

TABLE SHOWING CASH CERTIFICATE DEPOSIT

SCHEME

(Amount Rs. In '000's)

YEAR	CASH CERTIFICATE DEPOSIT AMOUNT	INDEX
1983	4	100 BASE YEAR
1984	4	100
1985	4	100
1986	4	100
1987	3	400
1988	13	325

TABLE NO. 4.33 :

TABLE SHOWING BACHAT ROKHE DEPOSIT SCHEME

(Amount Rs. In '000's)

YEAR	BACHAT ROKHE DEPOSIT AMOUNT	INDEX
1983	60	100 BASE YEAR
1984	65	108
1985	29	50
1986	12	20
1987	13	22
1988	-	0

Bachat Rokhe Deposit of The Ratnakar Bank Ltd., is doing well as it shows a decling trend for the study period which can evidenced by the above table.No.4.33.

TABLE NO. 4.34 :

TABLE SHOWING THE POSITION OF OVERDUE FIXED
DEPOSITS, SAVING DEPOSITS, CURRENT DEPOSITS
OF THE BANK

(Amount Rs. In '000's)

Year	Overdue Fixed Deposits (Rs.)	Index Base Year	S. D. (Rs.)	Index Base Year	C. D. (Rs.)	Index Base Year	Other Deposit (Rs.)	In- dex Base Year
1983	41	100	1564	100	2	100	1	100
1984	98	239	1577	100	2	100	-	-
1985	88	214	2126	135	2	100	4	400
1986	106	258	2253	144	17	850	1	100
1987	145	353	3254	208	7	350	91	9100
1988	137	334	2965	189	7	350	83	8300

SOURCE : Compiled from Annual Reports of the Bank.

TABLE NO. 4.35 :

TABLE SHOWING THE YEARWISE CLASSIFICATION
OF DEMAND & TIME DEPOSITS OF RB LTD.,

(Rs. In '000's)

Year	Demand Deposits Amount	Index Base Year	Time Deposits Amount	Index Base Year
1983	1609	100	2914	100
1984	1679	104	3249	111
1985	2224	138	3912	134
1986	2377	147	5164	177
1987	3346	207	6534	244
1988	3192	198	7926	271

SOURCE : Information Received from RB Rukadi Branch.

The above table No. 4.35 shows that yearwise Demand Deposits and Time Deposits of the RB Rukadi Branch during 1983 to 1988.

It is clear from the above table No. 4.35 shows that the demand deposits show increasing trend for the period under review. In 1983 the amount of demand deposits were Rs. 1609 thousands. It has reached to Rs. 3346 thousands in 1987 but in 1988 it decreased to Rs. 3192 thousands.

The time deposits of the bank show increasing trend for the period under study. In the year 1983 Rs. 2914 thousands were the total amount of time deposits, it reached to Rs. 7926 thousands in the year 1988.

In the conclusion it can be stated that the bank has registered good performance in respect of demand deposits and time deposits during the period under review.



TABLE NO. 4.36 :

TABLE SHOWING COMPARATIVE PICTURE OF DIFFERENT DEPOSIT SCHEMES
OF THE RATNAKAR BANK LTD.,

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Year	G.D. I.	D.D. I.	T.D. I.	F.D. I.	R.D. I.	M.I. P.I.	R.D. I.	A.D. I.	K.D. I.	S.D. I.	C.C. D.I.	B.R. D.I.	O.F. D.I.	S.D. I.
1983	100	100	100	-	100	100	100	100	100	100	100	100	100	100
1984	100	104	111	100	129	103	82	102	700	125	100	108	239	100
1985	100	138	134	90	169	89	82	146	1600	172	100	50	214	135
1986	850	147	177	105	242	94	76	144	2600	168	100	20	258	144
1987	350	207	244	120	317	92	102	156	3900	190	400	22	353	208
1988	350	198	271	121	395	79	115	168	3700	205	325	0	334	189

NOTE : Current Deposit Index, Demand Deposits Scheme Index, Time Deposits Index,
Fixed Deposit Index, Reinvestment Damdidpat Damduppat deposits Index, Monthly
Interest Payable Scheme Index, Recurring Deposit Index, Amritkumbha Deposit Index,
Kalpavruksha Deposit Index, Small Saving Deposit Index, Cash Certificate Deposit
Index, BachatRokhe Deposit Index, Overdue fixed deposits Index, Saving Deposit
Index.