



CHAPTER-V

OBSERVATIONS AND SUGGESTIONS OF THE STUDY

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CHAPTER-V

OBSERVATIONS & SUGGESTIONS OF THE STUDY

5.1 OBSERVATIONS OF THE STUDY :

Based on the data presentation made in Chapter No.4 following observations have been drawn and suggestions are made in the next part of the present chapter -

1. In the total sample borrowers female borrowers occupy very in significant proportion i.e. 4%. In case of unmarried female borrowers it is nil and incase of male borrowers which are 84 in numbers out of which 80 belong to married category.
2. The Religionwise classification of the borrowers revealed that more benefits have been given to Jain community as in that area Jain community is economically and socially dominant.
3. The Major financing of the bank has been made to unemployed people which comes to 97% of the total borrowers and 60% of which have completed their secondary education.
4. Major financing has been made to the families having family size of 2 to 6 members in the family which comes to 61% of the total borrowers.

5. 24% of the borrowers found to be landless which is the indication of bank's helping attitude to the needy persons.
6. Maximum borrowers have taken loan in the range of Rs. 3,000 to Rs. 5,000 aggregating 41% of the total borrowers & minimum percentage is observed in the range of Rs. 17,000 to 20,000.
7. It is observed that major financing has been done for nonagriculture purpose aggregating 42% and it comes 37% in case of the borrowers who had taken loan for agriculture purpose.
8. 42% of the borrowers repays upto Rs.1,000 a year.
9. In respect of deposits of Rukadi Branch it is observed that it shows an increasing trend during the period 1982-88.
10. In case of advances it is observed that as compared to 1975 bank has increased its advances in the year 1988 to the extent of 11.33 times which is the indication of good business.
11. It is observed that since 1983 bank has been discouraging term loans financing.
12. Fixed deposits of RBR Ltd., shows increasing trend since 1984.
13. In respect of "damdidpat Scheme" it is observed that bank could register four times progress as compare to 1983.

14. In case of "Monthly interest payable deposit-Scheme" it is observed that this scheme is not popular which is indicated by the index calculated for the period 1983-1988 which shows 21% decrease.
15. Except 1984 to 1986 this scheme has registered an increasing trend which shows 15% increase in the year 1988 as compared to 1983.
16. "Amritkumbha Yojana" registered an increasing trend during 1983-1988.

5.2. SUGGESTIONS OF THE STUDY :

Based on observations made from data analysis, here an attempt is made to offer following suggestions-

1. The women are most deprived strata of the society of India in case of financing made by Ratnakar Bank Ltd., it is observed that very small percentage of the total borrowers have been occupied by the women borrowers. It is therefore suggested that bank should introduce a Scheme in which women's are enlightend about self employment activities and financing at the concessional rate may be made to motivate women's to borrow for productive purposes.

2. In the sample size of 100 borrowers no artizan is included it is therefore suggested that financing should be made not only to the educated people but also to such people who are educationally as well as economically backward and needs support for their economical upliftment.

3. Some of the Deposit Schemes of Ratnakar Bank, Rukadi Branch are showing poor performance a Study should be undertaken to investigate the causes of poor performance and remedial actions should be taken, for example Bachat Rokhe Deposit Scheme, Recurring Deposit Scheme etc.

