Asian Journal of Research in Banking and Finance

ISSN: 2249-7323 Vol. 13, Issue 1, January 2023 SJIF 2022 = 8.558 A peer reviewed journal

A STUDY OF STATE-WISE VARIATION IN LIABILITIES AND ASSETS OF DISTRICT CENTRE CO-OPERATIVE BANKS IN INDIA

Nandkumar Baburao Bodhgire*

*Assistant Professor in Economics,
Department of applied Economics,
School of social Sciences,
Swami Ramanand Teerth Marathwada University Nanded,
INDIA

Email id: n99bodhgire@gmail.com

DOI: 10.5958/2249-7323.2023.00001.9

ABSTRACT

District Central Co-operative Bank provides capital to primary agricultural credit societies and accepts the deposits form registered and non registered members of the bank. This bank also control on all credit societies investment, liabilities and assets. It plays a significant role between state co-operative bank and primary societies. This study analysis the stat-wise comparison of liabilities and assets of district centre co-operative banks in India. Gujrat, Andhrapradesh and Tamilnadu are the states where found more fluctuation in the data of liabilities and assets of DCCBs. Thus, it seems that there is difference between banks regarding their capital and number of branches in the district. This variation is calculated by analysis of variance techniques.

KEYWORDS: Dccbs, Stcb, Pcardbs, ANOVA, Liabilities And Assets.

REFERENCES:

- 1. Acharya, V.V., Hasan, I., & Saunders, A. (2002). Should banks be diversified? Evidence from individual bank loan portfolios (BIS working papers). Basel, Switzerland: Bank for International Settlements.
- **2.** Kaur, P. (2010). Impact of diversification on asset liability structure of district central cooperative banks in Punjab (Ph.D Thesis). Punjabi University, Patiala, Punjab.
- **3.** Kaur,S. (2011). Performance evaluation of central cooperative banks: A comparative study of Punjab and Haryana (Ph.D Thesis). Punjabi University, Patiala, Punjab.
- **4.** Kumar, S. (2008).Management of non-performing advances: A Study of district central cooperative banks of Punjab, HP University, Shimla, India.
- **5.** Manikyam, K.R. (2014). Indian banking sector- Challenges and opportunities. IOSR Journal of Business and Management, 16 (2), 52-61.
- **6.** Muley, S.S. (2010). Evaluatory study of economic aspects of agricultural finance by commercial and co-operative banks in Jalna Disctrict (Post-1991). Finance India, XXIV (2), 524-528.
- **7.** National Bank for Agricultural and Rural Development. (2004-2010). Annual return of NABARD. Mumbai: NABARD.