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A Study on the Funds and Investment Management of the Dehradun Urban Co-Operative Bank in Uttarakhand

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Abstract

Cooperative credit can be broken down into Urban Co-operative Banks (UCBs) and Rural Cooperative Banks. Rural cooperatives play a big part in the credit delivery system in rural areas. Urban Cooperative Banks (UCBs) try to get savings from middle and low-income people and give them money to people who need it. People who work for UCBs and rural cooperative credit banks are regulated by the Reserve Bank of India and NABARD, respectively. Both are regulated by the State Government in regard to certain types of work they do. The research demonstrates that in the majority of situations, the bank handles money and investments more effectively and efficiently. On the other hand, the bank's high cost deposits are on the higher side, which will have a stronger impact on the bank's profit and profitability in the long run. To provide more contemporary banking services and to attract new consumers, the bank should place a premium on providing high-quality services. Delivering high-quality services and transitioning from conventional to digital banking will undoubtedly bring value to the bank. Developing an appropriate plan to address difficulties such as NPA management, increasing competition from new generation banks, small and payment banks, would undoubtedly increase the bank's operating efficiency.

Introduction

Cooperative credit institutions have a big role in the financial system because they can reach a lot of people and do a lot of business. Cooperative credit can be broken down into Urban Co-operative Banks (UCBs) and Rural Cooperative Banks. Rural cooperatives play a big part in the credit delivery system in rural areas. Urban Cooperative Banks (UCBs) try to get savings from middle and low-income people and give them money to people who need it. People who work for UCBs and rural cooperative credit banks are regulated by the Reserve Bank of India and NABARD, respectively. Both are regulated by the State Government in regard to certain types of work they do.

In the Non-Agricultural Credit Society, Urban Co-operative Banks (UCBs) play a significant role. They serve the credit requirements of

metropolitan residents. They provide loans mostly to small merchants, craftsmen, and persons on a monthly income. Additionally, they advance loans against gold, as well as movable and immovable property. Additionally, it offers a variety of financial services to its members and consumers, including commercial and nationalised banks. Urban co-operative banks are a critical component of India's financial system. As a result of the above, the UCBs emerge as a robust and healthy network of jointly owned, democratically controlled, and ethically managed financial institutions that provide high-quality banking services primarily to the middle and lower middle classes and underprivileged parts of society.

In banking, funds management is critical, as is the flow of funds from one end to the other. Effective financial management results in the most efficient use of available resources. Mobilization of resources and careful use of available resources contribute to the bank's earnings and profitability. The finances are divided into long-term and short-term sources of funding. Long-term sources of funding are mostly utilised for asset creation, which is sometimes referred to as capital expenditure. Short-term sources of funding are primarily utilised to cover the bank's working capital requirements. Both surplus and deficit funds management create risk in the banking industry, and good funds management mitigates fund management risks. The research helps us to comprehend the bank's procedures for handling cash and investments.

Profile of the Bank

Urban cooperative bank ltd Dehradun is established 30.07.1973 and registration no 828 the urban cooperative bank Dehradun is a major Indian private bank with its headquarters in Lucknow.

The bank have two branches and 21 staff in Dehradun

- Secretaries – 01
- Branch managers – 03
- Junior branch managers – 07
- Lower division clerk - 05
- Driver - 01
- Attendant – 04

Shri A.K Kalra was first administrator of this bank and shri Mayank Mamgai is the present elected chairman of this urban cooperative bank Dehradun.

Statement of the Problem

The study is being conducted to ascertain the bank's liquidity and investment position in Dehradun. The research makes an effort to guarantee cautious financial planning and also evaluates the aspects that contribute to the bank's profit and profitability. Imprudent fund management leads in a delay in making investment decisions and reduces the bank's earnings and profitability in the short and long term. To minimise under- and over-utilization of existing resources, as well as to make the best investment decisions at the correct moment, this kind of analysis becomes necessary.

Objectives of the Study

The major objectives of study are as follows,

- To study the methods involved in management of funds and investment.
- To study the factor affecting the profit and profitability.
- To suggest suitable measures to enhance the profit and profitability.

Methodology and Data Source

To accomplish the study's objective, the "Case Method" was used. The research analysed primary and secondary data. The primary data were gathered using an interview schedule and

relevant information was gathered from the Chief Executive Officer and other functional executives at the bank. Secondary data were gathered from the bank’s books and records.

Tools Used

The study is having wide scope to use different statistical tools and by considering the objectives of the study the tool of ratio analysis has been very widely used.

Period of Study

The study covers a period of six years commencing from 2015-16 to 2020-21.

Funds and Investment Management

The analysis of funds and investment management includes analysis of working funds, share capital, reserve fund, deposits to working fund ratio, borrowings, own funds, net profit, credit to deposit ratio, investments to deposit ratio, capital to risk weighted assets ratio, investments, loans and advances, working capital, non- performing assets, and profitability ratio.

Share Capital

Share capital is critical in determining the bank’s capital structure. Share capital is a critical internal source of funding for the bank, since it enables it to stand on its own two feet. Additionally, it assists the bank in meeting the RBI’s capital adequacy standards. The urban cooperative bank’s share capital is linked to borrowing, and in accordance with RBI regulations, the urban cooperative bank reserves 2.5 percent of secured loan proceeds and 5% of unsecured loan proceeds for share capital. The bank’s share capital position is shown in Table No.1.

Table 1 Share Capital (Rs. in lakhs)

Year	Share Capital (Rs.)	Growth Rate in Percentage
2016-17	279.46	-
2017-18	276.92	-0.91
2018-19	283.06	2.22
2019-20	290.84	2.75
2020-21	299.9	3.12

The above table explains the share capital position of the bank and it has been showing an increasing trend during all the period under study and the growth rate share capital is ranging from -0.91 per cent to 3.12 per cent.

Reserve Fund

The reserve fund is one of the bank’s internal sources of funding; at least 25% of net earnings must be set aside as statutory reserve. The banks’ reserve fund is shown in Table 2.

Table 2 Reserve Fund (Rs. in lakhs)

Year	Share Capital (Rs.)	Growth Rate in Percentage
2016-17	488.85	--
2017-18	620.94	27.02
2018-19	677.52	9.11

2019-20	665.53	-1.77
2020-21	813.19	22.19

The above table explains the reserve fund position of the bank and it has made a constant progress during all the period under study. The growth rate of reserve fund is ranging from 9.11 per cent to 27.02 per cent and the average growth rate of reserve fund constitute 14.14 per cent

Own Funds

Own fund is comprised of the share capital, reserve, grant and subsidy funds, capital reserve, and undistributed profit. The personal fund is a critical factor for many financing decisions, and it also serves as a buffer against future situations. Increased self-funding minimises increased reliance on borrowed cash and expands the opportunity for the Dehradun UCB to enhance its earning capability. Increases in the bank's own fund position will undoubtedly assist the bank in meeting the RBI's capital adequacy standards of 9%. The procedure for calculating one's own fund is detailed in Table 3.

Table 3 Own Funds (Rs. in lakhs)

Year	Share Capital (Rs.)	Reserve Fund (Rs.)	Total (Rs.)	Growth rate in percentage
2016-17	279.46	488.85	768.31	---
2017-18	276.92	620.94	897.86	16.86
2018-19	283.06	677.52	960.58	6.99
2019-20	290.84	665.53	956.37	-0.44
2020-21	299.9	813.19	1113.09	16.39

The above table highlights the own fund position of the Dehradun UCB and it has made a constant progress during all the period under study. The growth rate of own fund is ranging from 6.99 per cent to 16.89 per cent and the average growth rate of own fund constitute 9.95 per cent.

Deposit Mix

The term "deposit mix" refers to the mixture of several deposit kinds and their relative proportion in total deposits. Deposits are often categorised in the banking industry according to the cost associated with them. Thus, current account deposits are referred to as no cost deposits, whereas savings bank accounts are referred to as low cost deposits. These two deposits are referred to together as the CASA deposits. In comparison to CASA deposits, banks pay a higher interest rate on fixed deposits. As a result, in the banking industry, fixed deposits are referred to as high cost deposits. A smart combination of CASA and high cost deposits will bolster the bank's profit and profitability, while an unwise mix of CASA and high cost deposits would undoubtedly erode the bank's profit and profitability. The DUCB's sensible deposit mix is shown in Table No4.

Table 4 Deposit Mix (Rs. in lakhs)

Year	Current Deposits (Rs)	Savings Deposits (Rs)	CASA Deposits (Rs)	Fixed Deposits (Rs)	Total Deposits (Rs)	Growth Rate in Percentage
2016-17	576.92 (5.37)	3619.33 (33.67)	4196.25 (39.03)	6554.51 (60.97)	10750.76 (100)	--

2017-18	473.19 (4.39)	3692.9 (34.26)	4166.09 (38.65)	6612.36 (61.35)	10778.45 (100)	0.26
2018-19	578.96 (4.86)	4883.59 (41.03)	5462.55 (45.89)	6441.29 (54.11)	11903.84 (100)	10.44
2019-20	251.02 (2.31)	3712.73 (34.17)	3963.75 (36.48)	6902.45 (63.52)	10866.2 (100)	-8.72
2020-21	608.76 (5.53)	2819.56 (25.62)	3428.32 (31.15)	7576.75 (68.84)	11006.07 (100)	1.29

[The figures in parenthesis represent the percentage]

The above table describes the deposit mix of the DUCB and it shows that during the study period on an average the proportion of current account deposits maintained by the bank over its total deposit constitutes 4.99 per cent. On an average the proportion of savings bank deposits maintained by the bank over the total deposits constitute 33.75 per cent. On an average the proportion of CASA deposits maintained by the banks over the total deposits constitute 38.24 per cent. On an average the proportion of fixed deposits maintained by the banks over its total deposits constitute 61.76. It is evident from the table that high cost deposits mobilized by the bank are more and it will certainly affect the profit and profitability of the bank.

Loan and Advances

The primary purpose of DUCB bank is to provide members' credit requirements. The DUCB offers short-term, medium-term, and long-term lending facilities primarily to enhance members' economic conditions, which is one of the cooperative banking sector's primary aims. A bank may lend up to 70% of its deposits, 100% of its borrowed money, and 75% of its own funds, while the DUCB's loans and advances are shown in Table 5.

Table 5 Loans and Advances (Rs. in lakhs)

Year	Loan and Advances (Rs)	Growth Rate in Percentage
2016-17	5977.71	--
2017-18	5564.44	-6.91
2018-19	5869.75	5.49
2019-20	4998.36	-14.85
2020-21	5005.84	0.15

The above table describes the loans and advances provided by the DUCB and it shows that the growth rate is ranging from -14.85 per cent to 5.49 per cent.

Credit Deposit Ratio (CD Ratio)

This ratio indicates the amount of loans given by the bank in relation to the total amount of deposits mobilised. It is regarded as a critical metric for determining a bank's financial soundness. Increases in the credit deposit ratio open the way for the bank to improve its profit and profitability position, while decreases in the CD ratio have a stronger adverse effect on the bank's profit and profitability. Thus, the credit deposit ratio is critical in strengthening the DUCB's profit and profitability position. The DUCB's credit deposit ratio is shown in Table No. 6.

Formula

$$\text{Advances/ Deposit} * 100$$
Table 6 Credit Deposit Ratio (Rs. in lakhs)

Year	Loans and Advances (A) (Rs)	Deposits (B) (Rs)	Ratio in Percentage (A/ B *100)
2016-17	5977.71	10750.76	55.60
2017-18	5564.44	10778.45	51.63
2018-19	5869.75	11903.84	49.31
2019-20	4998.36	10866.2	46.00
2020-21	5005.84	11006.07	45.48

The credit deposit ratio of the DUCB ranges from 45.48 to 55.60 per cent. The highest CD ratio of 55.60 per cent was recorded in the year of 2017-18. It has reduced to the extent of 45.48 during the year of 2020-21. On an average the CD ratio maintained by the bank during the study period stood at 49.60 per cent. The study further reveals that comparatively the banks maintains good CD ratio. Hence, the CD ratio maintained by the bank is considered as one of the important factor to enhance the profit and profitability of the bank.

Working Capital

The term working capital generally denotes the difference between current assets and current liability and it is used to meet its daily or routine expenditure. In case of urban cooperative banks the working capital is calculated by taking the total of the balance sheet minus contra entry. The details of working capital held by the bank during the period under study is presented in the table No. 7

Table No 7 Working Capital (Rs. in lakhs)

Year	Working Capital (Rs)	Growth Rate in Percentage
2016-17	11519.07	---
2017-18	11676.31	1.37
2018-19	12864.42	10.18
2019-20	11822.57	-8.10
2020-21	12118.16	2.50

The above table describes the working capital held by the bank during the period under study and it is ranging from 1.37 per cent to 10.18 per cent and on an average it constitutes 1.49 per cent.

Interest Expenses to Total Income Ratio

The interest-expense ratio indicates how much gross revenue is spent on interest on deposits and borrowing money. During the research period, the DUCB did not borrow any money. Thus, interest expenditures in this research completely reflect the costs associated with the payment of interest on deposits. Table 8 summarises the interest expenditures incurred by the bank in relation to total revenue produced by the bank and the resulting ratio.

$$\text{Formula} = \text{Interest Expenses} * 100 / \text{Total Income}$$

Table 8 Interest Expenses to Total Income Ratio (Rs. in lakhs)

Year	Interest Expenses (A) (Rs)	Total income (B) (Rs)	Ratio in Percentage (A *100/B)
2016-17	733.6	1090.74	67.26
2017-18	484.56	918.02	52.78
2018-19	547.92	966.86	56.67
2019-20	633.51	1023.67	61.89
2020-21	569.34	987.3	57.67

The above table explains the total interest expenses paid by the bank out of total income generated by the bank during period under study. The ratio of interest expenses ranges from 52.78 per cent to 67.26 per cent and on an average the ratio of interest expenses to total income stood at 59.25 per cent. Higher the ratio indicates lesser the profitability and lesser the ratio indicates higher the profitability. The interest expenses to total income ratio maintained by the bank is on higher side higher and it is mainly dueto high cost deposits mobilized by the bank

Interest Expenses to Total Income Ratio (Cost Efficiency Ratio)

The non-interest expenses generally denote the establishment cost and management cost.

The cost efficiency ratio is calculated by dividing the bank non- interest expenses by the net total income. The details of cost efficiency ratio is presented in table 9

Formula = Non Interest Expenses *100/Net Total Income

Table 9 Cost Efficiency Ratio (Rs. In lakhs)

Year	Non-Interest Expenses (A) (In Rs)	Net Total Income (B) (In Rs)	Ratio in Percentage (A*100/B)
2016-17	301.64	357.14	84.46
2017-18	337.49	433.46	77.86
2018-19	254.99	418.94	60.87
2019-20	269.62	390.16	69.10
2020-21	277.74	417.96	66.45

The above table explains the cost efficiency ratio maintained by bank during period under study. The ratio of cost efficiency ranges from 60.87 per cent to 84.46 per cent and on an average the ratio of interest expenses stood at 71.75 per cent. As per the standard the cost efficiency ratio should be less than 50 per cent, but the above table revels that it is more than 50 per cent during all the period under study. Hence,it is considered as one of the important which will impair the profit and profitability of the bank.

Staff Cost to Total Income Ratio

The term staff cost exclusively denotes the establishment cost. The ratio of staff cost to the total income is presented in the table No. 10

Formula = Total Staff Cost *100/Total Income

Table 10 Staff Cost to Total Income (Rs. in lakhs)

Year	Staff Cost (A) (In Rs)	Total Income(B) (In Rs)	Ratio in Percentage (A*100/B)
2016-17	301.64	1090.74	27.65
2017-18	337.49	918.02	36.76
2018-19	254.99	966.86	26.37
2019-20	269.62	1023.67	26.34
2020-21	277.74	987.3	28.13

The above table explains the staff cost to total income ratio of the bank during period under study. The ratio of staff cost to total income ranges from 26.34 per cent to 36.76 per cent and on an average the ratio of staff cost to total income stood at 29.05 per cent.

Total Income to Working Capital Ratio

The total income to working capital ratio is calculated by dividing the total income by working capital. The details of total income to working capital ratio is presented in table 11

Formula = Total Income * 100 / Working Capital

Table 11 Total Incomes to Working Capital (Rs. in lakhs)

Year	Total Income (A)	Working Capital (B)	Ratio (A*100 / B)
2016-17	1090.74	11519.07	9.47
2017-18	918.02	11676.31	7.86
2018-19	966.86	12864.42	7.52
2019-20	1023.67	11822.57	8.66
2020-21	987.3	12118.16	8.15

The above table explains the total income to working capital ratio of the bank during period under study. The ratio of total income to working capital ranges from 7.52 per cent to 9.47 per cent and on an average the ratio of total income to working capital constitutes 8.33 per cent.

Net Profit

The net profit earned by the bank shows the managerial efficiency of the bank. The growth rate of net profit earned by the bank is presented in table No. 12

Table 12 Net Profit (Rs. in lakhs)

Year	Profit and Loss (Rs)	Growth Rate in Percentage
2016-17	56.18	--
2017-18	45.34	-19.30
2018-19	71.98	58.76
2019-20	60.45	-16.02
2020-21	58.01	-4.04

The above table explained the net profit earned by the DUCB and it reveals that the bank has not made constant progress in the net profit earned by the bank and it varies from one period to another.

Profitability Ratio

The profitability ratio reflects the bank’s overall financial health; an increase in the profitability ratio indicates prudent use of funds, while a decrease in the profitability ratio impairs the bank’s profit and profitability. This is primarily due to the bank maintaining higher CRR and SLR than the RBI-mandated levels, mobilising more high-cost deposits, and focusing more attention on investments rather than lending. The method of calculation of profitability ratio is given below.

Formula = $\text{Net Profit} * 100 / \text{Working Capital}$

Table 13 Profitability Ratio (Rs. in lakhs)

Year	Net Profit (A)	Working Capital (B)	Ratio (A*100/B)
2016-17	56.18	11519.07	0.49
2017-18	45.34	11676.31	0.39
2018-19	71.98	12864.42	0.56
2019-20	60.45	11822.57	0.51
2020-21	58.01	12118.16	0.48

The above table explains the profitability ratio maintained by the bank during period under study. The ratio of profitability ranges from 0.39 per cent to 0.56 per cent and on an average the ratio of profitability constitutes 0.49 per cent. The standard for the profitability ratio is 2 per cent and the ratio maintained by the bank is less than one per cent. Hence, the profitability ratio maintained by the bank is considered as one of the important factor which will impair the profit and profitability position of the bank.

Findings, Suggestions and Conclusion

Findings

The major findings of the study are as follows:

- The share capital mobilized by the bank has made a steady progress during all the period under study.
- The growth rate of reserve fund varies from one period to another.
- The growth rate of the own fund is also varies from one period to another.
- There is no prudent mix of deposits mobilized by the bank and the high cost deposit constitute more than the low cost deposits and it is not an encouraging sign for the further growth and development of the bank.
- The proportion of the current account deposits maintained by the bank over its total deposits constitutes of 4.49 per cent and saving bank deposits constitute of 33.75 per cent.
- On an average the proportion of CASA deposits maintained by the banks over its total deposits constitute of 38.24 per cent and proportion of fixed deposits constitute of 61.76 per cent.
- The net profit earned by the bank is considered as one of important parameter to assess the financial health of bank. There is no constant growth in the net profit earned by the bank during the period under study and varies from one period to another.
- The growth rate of total deposits mobilized by the bank has witnessed a positive growth during all the period under study.
- The CD ratio maintained by the bank is comparatively good and it is considered as one of the important factor to enhance the profit and profitability of the bank.
- The ratio of investment to deposits is on the higher side and it will affect the profit and profitability of the bank either in the short run or in the long run.

- The ratio of interest expenses to the total income has recorded a positive growth and it is due to mobilization of more high cost deposits by the bank and it is yet another important factor which affects the profit and profitability of the bank.
- The ratio of non-interest expenses to total income is also showing an increasing trend. But it is under control.
- The ratio of total income to working capital varies from one period to another.
- The ideal profitability ratio is 2 to 2.5 per cent. But the bank has maintained less than one per cent and it clearly indicate the imprudent utilization of funds.

Suggestions

- The bank may take necessary initiative to enhance its own fund position. The own fund position may be enhanced by enhancing their share capital and reserves fund.
- The bank should take necessary initiative to increase the working fund in order to increase the working fund it has to proportionately increase owned fund and borrowed fund. Based on the cost of funds the bank may avail the borrowed funds.
- The bank should focus much attention on extending more credit rather than focusing much attention on investment. Because, the return on investment is less than the lending and in the longer run it will certainly affect the profitability of bank.
- In order to increase the profit and profitability the bank should take necessary initiatives to mobilize more low-cost deposits and less the high cost deposit.
- The credit deposit ratio may further be increased by the extending more credit and it is need of the hour to bring innovation in the loan products mainly to suit the needs of the members and customer.
- The reserve fund maybe increased by enhancing percentage of statutory reserve.
- The percentage of linking of share capital both in case of secured and unsecured loan may be increased.
- The proper monitoring and supervision of loans and advances avoids accumulation of non-performing assets and thereby avoids unnecessary provision for NPA. The bank should formulate suitable recovery policy to recover the dues in right time and strictly follow the legal measures pertaining to recovery of loans.
- The net interest margin should at least be three per cent. The steps may be taken by the bank to enhance the net interest margin by prudently utilizing available funds.
- The bank should regularly train their employee about recent trends and development in the area of banking in general and digital banking in particular.
- Per employee productivity may be increased by introducing digital banking system.
- To attract the more number of customers the bank should start providing services like net banking, mobile banking, credit card services etc.
- In the present competitive environment the bank should give equal importance to enhance the non-fund based business. In order to utilize their surplus funds the bank should take necessary initiative for diversification of business activities which in turn results in enhancement of non-fund based income.
- It is difficult on the part of the bank to reduce the establishment and contingency expenses. Hence, the bank should focus more attention on increasing the total income.

Conclusion

Urban Co-operative Banks (UCBs) play a significant role in the Non-Agricultural Credit Society by meeting the credit demands of urban residents. They provide loans mostly to small merchants,

artisans, and persons on a monthly income. Additionally, they progress against gold, silver, and agricultural products. The research demonstrates that in the majority of situations, the bank handles money and investments more effectively and efficiently. On the other hand, the bank’s high cost deposits are on the higher side, which will have a stronger impact on the bank’s profit and profitability in the long run. To provide more contemporary banking services and to attract new consumers, the bank should place a premium on providing high-quality services. Delivering high-quality services and transitioning from conventional to digital banking will undoubtedly bring value to the bank. Developing an appropriate plan to address difficulties such as NPA management, increasing competition from new generation banks, small and payment banks, would undoubtedly increase the bank’s operating efficiency.

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