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Research Papers



GROWTH AND PERFORMANCE OF THE PARSIK JANATA SAHAKARI BANK DURING 1990 – 2004

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Abstract

An endeavor is made to study the development end execution of the Bank in Kalwa; In wording, of quantitative measurements, their topographical spread In enrollment, working capital, aggregate stores, advances and credits Including weaker area. The point is to dissect the execution of the bank as far as real markers of development in particular the quantity of extensions, the enrollment, the aggregate working capital and the aggregate stores for the period extending from 1990 to 2004.

Table No. 1.1 - Performance of the Bank at a Glance as on 03-04

(Rs. in lakhs)

Sr. No.	Item	1990-91	20003-2004
1.	No. of district covered	01	04
2.	No. of Branches	07	20+01 ext counter
3.	No. of computerized branches	07	20+01 ext counter
4.	No. of Deposit outstanding	2129.27	42406.00
5.	No. of Deposit Accounts	7609	43762
6.	Deposit Growth	28.66	13.14
7.	No. of Beneficiaries covered	5457	23342
8.	Advances outstanding	1191.00	18054
9.	Growth of Advances	7.74%	26.34
10.	Advance to priority sector	82.93	65.19
11.	Advance to weaker section	15.96	15.06
12.	Loans disbursed during the year	1190.50	18054.57
13.	Housing Finance outstanding	173.26	3858.88
14.	Investment outstanding	1206.30	35554.30
15.	Recovery outstanding	99.26	98.13
16.	Profit made during the year	43.45	1059.89
17.	Reserves	104.11	6475.50

Source: Annual Reports of PJS Bank 1990 to 2004

Above table shows that the bank expanded its business over 4 districts during the period of 14 years. There is 7 times increase in bank accounts. The advances have grown from 7.74% to 26.34% the

advances to weaker section remain almost constant over a period of the study.

**Table 1.13 – Spread of Branch Network of the Bank
(During 1990 to 2004)**

Year	No. of Branches
1971-72	01
1990-91	07
1998-99	14
2003-04	20+1 Ext. counter

Source: Annual Reports of PJS Bank 1990 to 2004.

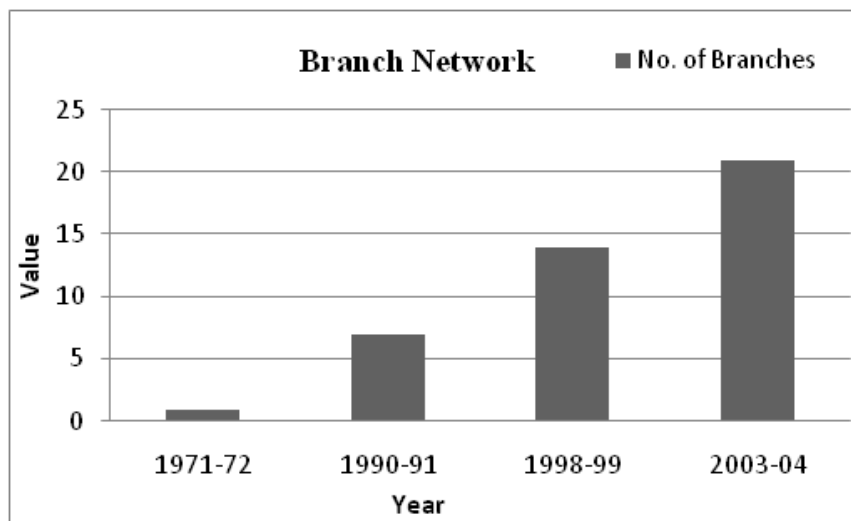
The Table No. 1.13 indicated that the Bank had 07 limbs and one augmentation counter during 1990-1991.

This number expanded to 20+1 Ext. counter by 2003-04 the ascent in number of limbs is incredible. The primary purpose behind development of limbs was:

1. Increasing managing an account need of the individuals.
2. The trust and certainty appreciated by the Bank.
3. The brief and proficient administration gave to the clients.
4. Dynamic perspective of the bank administration.
5. Social dedication of the Bank.

The graphical presentation of the Spread of Branch Network of the Bank is as per the following.

Graph No. 1.01 - Spread of Branch Network of the Bank



Source: Annual Reports of PJS Bank 1990 to 2004.

One can perceive from the above guide that amid the developmental years, the bank fundamental concern was to connect with poor people through its solid system of extensions.

The system of limbs of the banks demonstrates 07 extensions in the initial 15 years and another 13 amid the following 16 years. This was trailed by a lean period because of a shift in the extension permitting approach of Reserve Bank of India.

R.B.I. changed their arrangement of issuing licenses in the year 1994 and permitted Urban Banks to open any number of expansion counters. In Navi Mumbai, Airoli-Node was produced by CIDCO so there was interest for the limb office. An augmentation counter of Kalwa limb was opened at Airoli-Node in the year 1994.

Around the same time R.B.I. issued the Bank permit to open three more extensions in Navi Mumbai, second at Louiswadi and third at Kharigaon in the purview of Thane Municipal Corporation.

Sometime during examinations, it was observed that the configuration of the measurable articulations and table had experienced changes amid the above period.

Henceforth it is hard to present the information for the period in a nonstop way, yet an exertion is made to present the information whatever is accessible as taking after Table 1.14.

Table 1.14 - Total Members and Annual Growth of Members

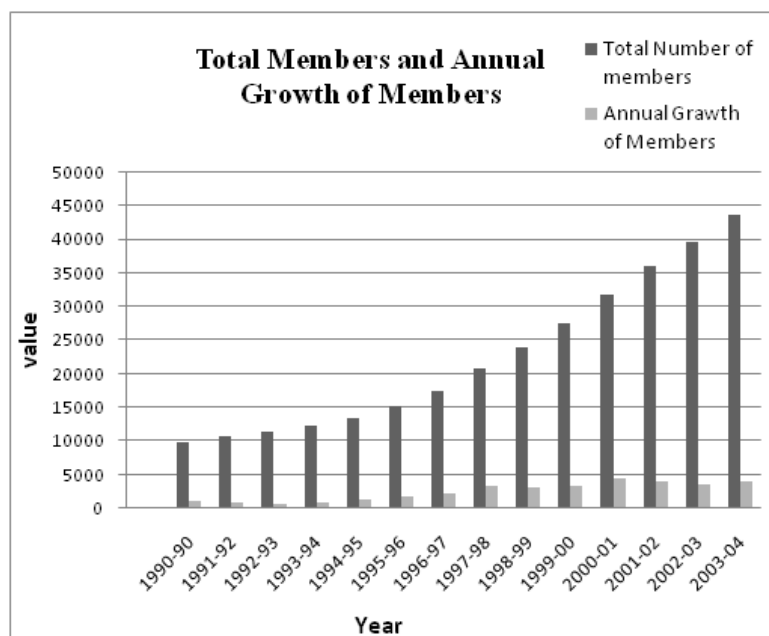
Year	Total Number of Members	Annual Growth of Members
1990-90	9783	1141
1991-92	10678	895
1992-93	11369	691
1993-94	12251	882
1994-95	13496	1245
1995-96	15294	1798
1996-97	17533	2239
1997-98	20909	3376
1998-99	24087	3178
1999-00	27481	3394
2000-01	31898	4417
2001-02	36040	4142
2002-03	39683	3643
2003-04	43762	4079

Source: Annual Reports of PJS Bank 1990 to 2004.

As regards the to number of member of the bank, table 1.14 indicates that it has increased from 9783 to 43762 thousands of members from 1990-2004.

The graphical presentation of the Total Members and Annual Growth of Members is as follows:

Graph No. 1.02 - Total Members and Annual Growth of Members



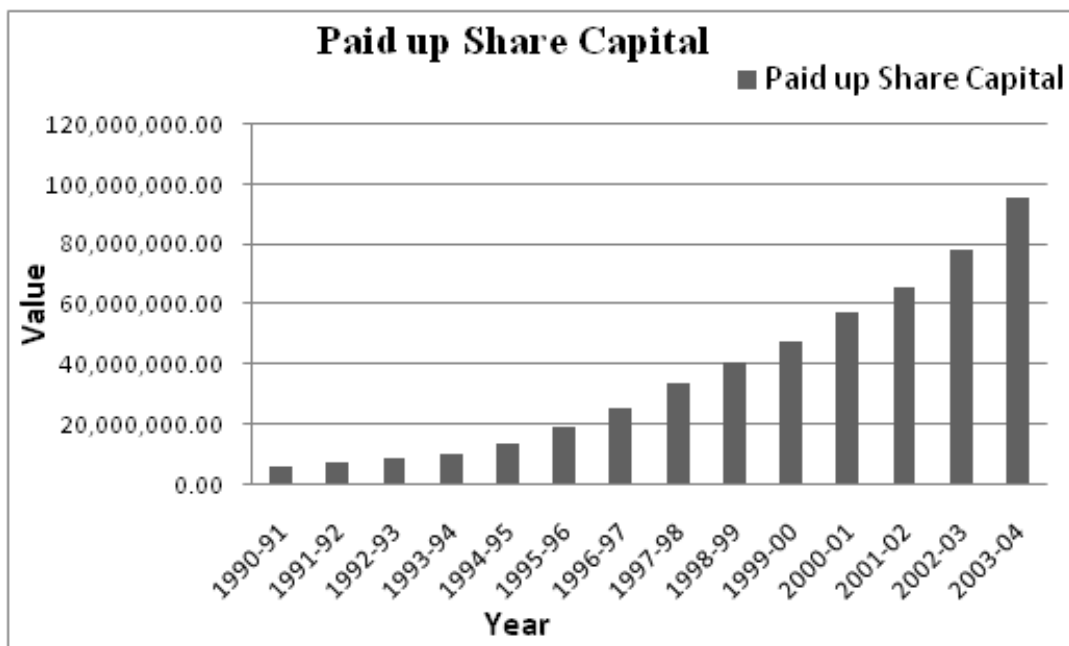
Source: Annual Reports of PJS Bank 1990 to 2004.

The Members of bank increased from 9783 to 43762 over a period of this study. The rise in membership shows that the bank is growing at a faster rate. The increasing trend of membership also reflects on the confidence of the member on the working of bank.

Table No.1.15 - Paid-up Share Capital

(Rs. in Lakhs)

Year	Paid up Share Capital
1990-91	5,906,450.00
1991-92	7,377,050.00
1992-93	8,727,400.00
1993-94	10,603,150.00
1994-95	13,922,100.00
1995-96	19,614,700.00
1996-97	26,009,550.00
1997-98	33,737,300.00
1998-99	40,798,450.00
1999-00	48,128,850.00
2000-01	57,880,650.00
2001-02	66,205,550.00
2002-03	78,236,700.00
2003-04	95,933,000.00



and efficiency of the bank. The profitability depends on deposits / working capital deployment. The rise in profitability is the indicator of effective deployment of funds.

The graphical presentation of The Financial position of the Bank is as follows:

Graph No. 1.05(2) Financial position of the Bank (during) 1990-2004

Year	Share Capital	Deposits	Working Capital	Profits	Reserves
1990-91	59.06	2522.43	3024.82	64.12	138.13
1991-92	73.77	2771.67	3410.68	104.06	187.02
1992-93	87.27	3425.62	4237.75	108.60	288.33
1993-94	106.03	4793.67	5805.11	70.41	383.27
1994-95	139.22	7575.78	8884.42	119.30	435.73
1995-96	196.15	9864.81	11813.06	266.86	558.62
1996-97	260.09	11918.31	14546.60	509.94	763.81
1997-98	337.37	15563.94	18800.87	510.07	1145.67
1998-99	407.98	19740.59	23803.85	402.51	1533.81
1999-00	481.29	24556.88	29620.46	503.46	1892.06
2000-01	578.81	30893.94	37299.70	793.91	2335.54
2001-02	662.06	37418.04	45746.05	859.49	3311.01
2002-03	782.36	42406.84	52404.86	907.47	5100.09
2003-04	959.33	47979.21	61697.00	1059.89	6475.50

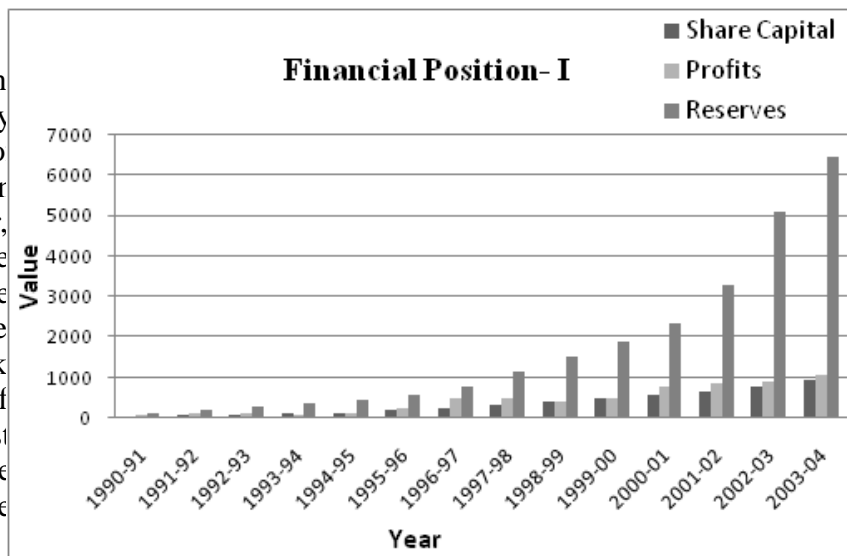
From the Table No. 1.16 it will be seen that there has been all round advancement in admiration of all the diverse things. Further the way that stored of the Bank had just Rs. 2522.43 lakhs amid the year 1990 which hugely to Rs.4, 7979.21 lakhs by 2004.

Working capital of the bank was Rs. 3024.82 lakhs amid the year 1990. In any case, it expanded to Rs. 61697.00 lakhs by 2004. The aggregate benefit and stores of the institutional bearstestimony to the ubiquity and certainty that they appreciate in the brain of the general population and the co-agent organization in the region of Thane.

1:57 Personnel Aspect of the Bank:

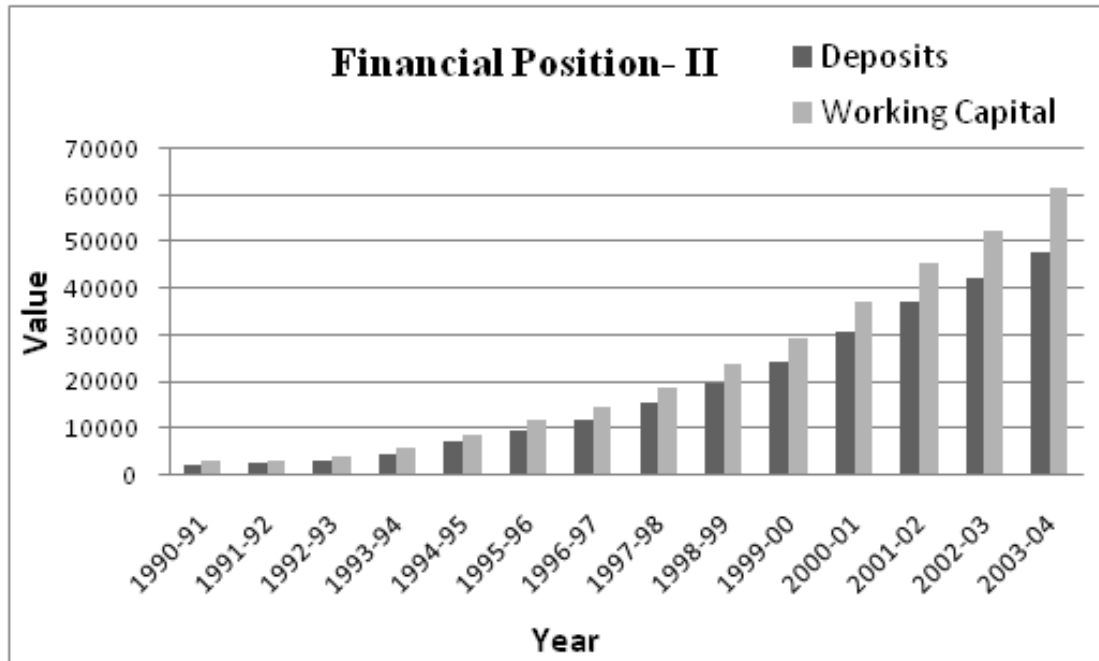
Recruitment:

The Ban straightforwardly representatives o zone of operator Branch Manager, "Officers" and fie Along the framework in the in the Bank Clerk Taking af work force at dist staff and guarante staff quality at the



the bank staff structure of the nd status in the on; in 1990 the ation known as the supervisory or Clerks albeit ative. e enlistment of of ampleness of at the aggregate

Table No. 1.17 - Personnel Aspects of the Bank as on 31st March. 2004



Source: Annual Reports of PJS Bank 1990 to 2004.

Having regard to the present volume of business, the staff strength of the bank appears adequate.

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Name of the Branch	01	06	05	09	08	11	02	06	01	Total	Male	Female
Head Office	01	06	05	09	08	11	02	06	01	49	43	06
Kalwa	0	03	08	14	21	07	02	00	00	55	50	05
Belapur	0	02	02	05	05	03	01	00	00	18	16	02
Koparkhairne	0	02	04	03	07	03	01	00	00	20	20	00
Maniwade	01	02	04	05	11	04	01	00	00	28	26	02
Khrkar Ali	0	02	01	05	08	03	01	00	00	20	18	02
Nehrul	0	02	03	03	05	02	01	00	00	16	14	02
Bhiwandi	0	02	01	03	09	03	01	00	00	19	18	01
Louiswadi	0	01	01	02	06	02	01	00	00	13	12	01
A.P.M.C. Vashi	01	0	01	02	06	02	01	00	00	13	13	00
Kharegaon	0	03	02	04	12	03	0	00	00	24	19	05
Airoli Sect.1	0	01	02	02	05	02	01	00	00	13	13	00
K.K Ext. Counter	0	01	0	01	02	01	01	00	00	06	05	01
Sanpada	0	02	0	02	05	01	01	00	00	11	11	00
Murbad	0	01	01	02	03	01	0	01	00	10	10	00
Airoli Secr-5	0	01	02	03	10	03	01	00	00	20	18	02
Naupada	0	01	01	01	03	01	01	00	00	08	07	01
Parsik Nagar	0	01	01	02	02	01	01	00	00	08	07	01
Nerul Phase II.	0	01	01	02	03	01	01	00	00	09	09	00
Kasarwadavali	0	01	01	0	03	01	01	00	00	07	07	00
Padagha.	0	01	02	0	04	02	01	00	00	10	09	01
Kalyan.	0	01	01	02	01	02	01	00	00	08	07	01
Total	03	37	45	72	139	59	22	07	01	385	352	33

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