



CRITICAL ANALYSIS OF PROFILE OF JANATA SAHAKARI BANK LTD. PUNE**Dr. B. S. Salunkhe****Asst. Prof., Faculty of Commerce, Shankarrao Mohite Mahavidyalaya, Akluj.****ABSTRACT**

Banking system play were important role in Indian economy. The co-operative Act-1904 was provided for starting the credit facilities to the societies. The co-operative urban banks are also started in India to provided cheap credit facilities to the urban people. In Maharashtra co-operative banks are helpful to economically backward peoples. The small investors and needy people are attracted towards these banks to fulfill their needs.

KEYWORDS: Banking system play , Indian economy , societies.

I) INTRODUCTION: -

Janata Sahakari Bank Ltd. Pune was also one of the urban Co-operative bank was established in 1949 & now she was 69 years old. The bank has working in seven districts with more than 30 branches. Over the years this bank have been made remarkable progress in the co-operative credit structure. The bank has providing wide banking service to the urban people. So for that purpose the paper deterring the critical analysis of profile of Janata Sahakari Bank.

II) OBJECTIVES OF THE STUDY: -

- 1) To evaluate the overall profile of Janata Sahakari Bank.
- 2) To suggest suitable measures based on the finding of the study.

III) METHODOLOGY OF THE STUDY: -

The present study is depend upon the secondary data. The secondary data has been collected from the annual report of that particular bank. the critical analysis has been done on the basis of differen types of five variables i.e. share capital reserve fund, Deposits, Invetments & Loans and advances.

IV) LIMITATIONS OF THE STUDY: -

- 1) The paper covers only the study of limited variables.
- 2) Limited period of study period is also one of the limiting factors.
- 3) The whole paper will be depend upon the secondary data.

V) ANALYSIS: -

The analysis has been done on the basis of different parameters for the different year of the study of Janata Sahakari bank. These analysis will be given with the help of following tables.

**Janata Sahakari Bank Ltd**

Table 5.1
Share Capital

Year	Share Capital	(Rs. in Croers)
		Growth rate (%)
2006-07	30.60	----
2007-08	37.31	21.93
2008-09	50.18	34.49
2009-10	60.86	21.28
2010-11	68.65	12.82

(Source: - Annual report from 2006-07 to 2010-11)

Table 5.1 shows the issued of share capital during 2006-07 to 2010-11. In every year the growth rate of issued of share capital was increasing but the growth rate was not constant. In 2008-09 the growth rate was more as compare to other years & in 2010-11 the growth rate was very low as compare to the study period.

Table 5.2
Reserve Funds & other Reserves

Year	R. Funds & other Reserves	(Rs. in Lakhs)
		Growth rate (%)
2006-07	270.86	----
2007-08	198.13	- 26.85
2008-09	186.55	- 05.84
2009-10	199.52	06.95
2010-11	211.81	06.16

(Source: - Annual report 2006-07 to 2010-11)

Table 5.2 shows the total Reserve during the study period. In 2007-08 & 2008-09 the growth rate of reserves was decreasing by 26.85 and 05.84 percent respectively. Then again in 2009-10 and 2010-11 the growth rate of reserves was increasing. It means the growth rate of reserve was not constant during the study period.

Table 5.3
Deposits

Year	Deposits	(Rs. in Lakhs)
		Growth rate (%)
2006-07	1851.96	----
2007-08	2172.18	17.29
2008-09	2445.59	12.59
2009-10	2825.21	15.52
2010-11	3316.90	17.40

(Source: - Annual report 2006-07 to 2010-11)

Table 5.3 shows that the deposits in study period was increasing but the rate of increasing was not constant. In the year 2007-08 and 2010-11 the deposits growth rate was more as compare to the year 2008-09 and 2009-10, but we have to see that the deposits in bank is increasing trend during the study period.

Table 5.4
Investments

Year	Investment	(Rs. in Lakhs)
		Growth rate (%)
2006-07	654.74	----
2007-08	795.90	21.56
2008-09	848.43	06.60
2009-10	1056.08	24.47
2010-11	1305.57	23.62

(Source: - Annual report 2006-07 to 2010-11)

Table 5.4 shows the investments of the bank during the study period. From 2006-07 to 2010-11 the investments of the bank is showing increasing trend. That was the good sign. We have to seen that the investment in various sectors was increasing significantly during the study period except in 2008-09. In 2008-09 the growth rate of investments is low as compare to other study period.

Table 5.5
Loans and Advances

Year	Loans & Advances	(Rs. in Lakhs)
		Growth rate (%)
2006-07	566.44	----
2007-08	520.28	- 08.14
2008-09	613.47	17.91
2009-10	699.26	13.98
2010-11	999.28	42.91

(Source: - Annual report 2006-07 to 2010-11)

Table 5.5 shows that, the loans and advances during the study period was increasing except in the year 2007-08. In 2007-08 the growth rate was decreasing as compare to 2006-07 and in the year 2010-11 the growth rate shows the remarkable increasing trend. It means the growth rate of loans and advances was not constant during the study period.

VI) CONCLUSIONS: -

In order to evaluate the profile of Janata Sahakari Bank Ltd. Pune five major aspects are analysed. The overall profile of Janata Sahakari Bank was remarkable except loans and advances given in the year 2007-08. The total transactions in terms of share capital, reserves, deposits, investments and loans and advances shows the increasing trend except few items. Besides the above favorable growth the urban co-operative banks have to prepare theme selves to overcome for verious challenges in the working. In order to face the global challenges the bank have maintain customer relationship management very well. They also use the modern technology in day-to-day business to fulfill the need of customers. i.e. Electronic clearance system, Direct Debit, ATM, etc in all over branches. Thus the overall profile of Janata Sahakari Bank Ltd. Pune has been quite satisfactory during the study period.

REFERENCES: -

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