

## **CHAPTER- IV**

### **DATA ANALYSIS AND INTERPRETATION**

#### **4.1 INTRODUCTION:-**

Financial statements are indicators of the two significance factors:

- (I) Profitability, and
- (II) Financial Soundness.

Analysis and interpretation of financial statements, therefore refers to such a treatment of the information contained in the Income statement and the Balance sheet so as to afford full diagnosis of the profitability and financial soundness of the business.

A distinction here can be made between the two terms ‘Analysis means methodical classifications of the data given in the financial statements. The figures given in the financial statement will not help one unless they are put in a simplified form. For example, all items relating to ‘Current Asset’ are put at one place while all items relating to ‘Current liabilities’ are put at another place. The term ‘Interpretation’ means explaining the meaning and significance of the data so simplified.

However, both ‘Analysis and Interpretation’ are complementary to each other. Interpretation requires Analysis, while Analysis is useless without Interpretation. Most of the authors have used the term ‘Analysis’ only to cover the meanings of both analysis and interpretation, since analysis involves interpretation. According to **Myres**, “Financial statement analysis is largely a study of the relationship among the various financial factors in a business as disclosed by a single set of statements and a study of the trend of these factors as shows as in a series of statements”. For the sake of convince, we have also used the term “Financial statement analysis” throughout the chapter to cover both analysis and Interpret

#### **4.2 GROWTH TRENDS OF CAPITAL/LIABILITIES**

**Table 4.1**  
**Growth Trends of Capital/Liabilities Position of TUCBT**

**(Rs. In Crores)**

Year	Share Capital	Reserve Fund	Long term	Current	Total
		& Surplus	liability	liability	
2001-02	4117500	36160713	1186435	5932172	47396820
2002-03	4715640	43155768	1174812	5874062	54920282
2003-04	5038010	48868749	1612180	8060902	63579841
2004-05	5485950	52848054	1723802	8119012	68176818
2005-06	5679390	54282480	1990575	8645288	70597733
2006-07	5754650	58965570	2147275	8623637	75491132
2007-08	6475778	63586214	2778569	8789285	81629846
2008-09	7499420	67757947	2941386	8870693	87069446
2009-10	8351240	70353324	3209587	8904794	90818945
2010-11	8966640	74384161	4211541	8805771	96368113

*Source:- Annual Reports of 2001-02 to 2010-11 of TUCBT*

**Table 4.2**

**% of Growth Trends of Capital/Liabilities position of TUCBT**

Year	Share Capital	Reserve Fund & Surplus	Long term Liabilities	Current Liabilities	Total
2001-02	0	0	0	0	0
2002-03	14.52	19.34	-0.88	-0.88	32.1
2003-04	6.83	13.23	37.22	37	94.5
2004-05	8.89	8.14	6.92	0.72	24.67
2005-06	3.52	2.71	15.47	6.48	28.18
2006-07	1.32	8.62	7.87	1.16	18.97
2007-08	2.53	7.83	29.39	1.92	41.67
2008-09	5.80	6.56	5.85	0.92	19.13
2009-10	11.35	3.83	9.11	0.38	24.67
2010-11	7.36	5.72	31.27	-1.92	42.43

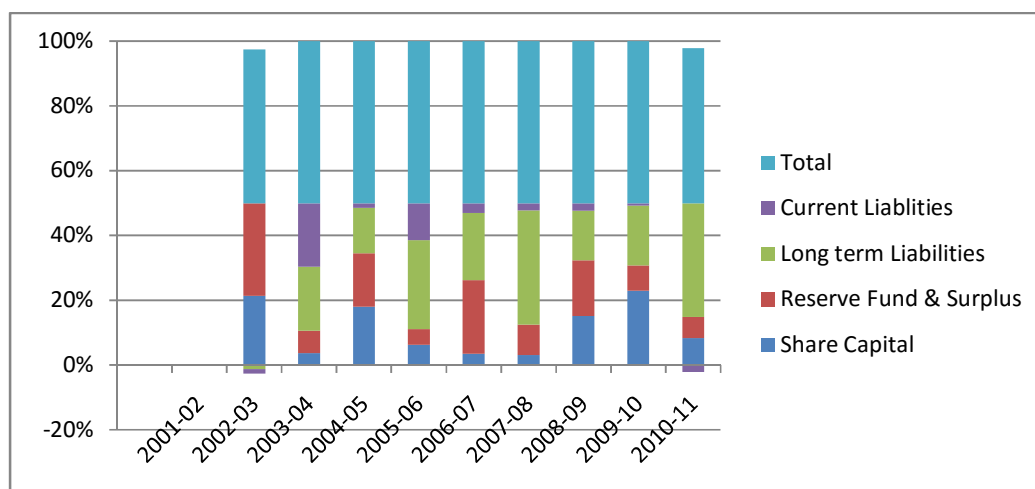
*Source:- Annual Reports of 2001-02 to 2010-11 of TUCBT*

*Note: - 1. The year 2001-02 is an assumed as base year.*

Table no. 4.1 indicates the growth trends of capital and liabilities and table no. 4.2 shows that the percentage of growth trends. The growth trends of share capital was ups and down. In the year 2002-03 it was 14.52 percent then

from 2003-04 to 2008-09 the growth trends was decreased continuously. After that it was increased in the year 2009-10 it was 11.35 percent. In the year 2010-11 growth trends again decreased. The growth trend of reserve and surplus was also shows that increase and decrease position. This trend was increase only in the year 2002-03 after that it was decrease continuously up to the year 2010-11 i.e. 5.72 percent. In the table no. 3.2 growth trend of long term and current liabilities were also showed. In the year 2003-04, 2007-08 and 20010-11 the percentage was very high i.e. 37.22,29.39 and 31.27 respectively and remaining year it was favorable for financial position. Current liabilities growth trend was in favor of good financial position expected the year 2003-04.

**Graph 4.1**  
**Growth Trend of Capital /Liabilities Position of TUCBT.**



**Graph no 4.1 shows that the percentage of growth trends of capital and liabilities.**

#### **4.3 GROWTH TREND ASSET/PROPERTY POSITION**

**Table 4.3****Growth Trend Asset/Property position of TUCBT****(Rs. In Crores )**

<b>Year</b>	<b>Fixed Asset</b>	<b>Investment</b>	<b>Current Asset</b>	<b>Total</b>
2001-02	2007624	127456050	17535873	146999547
2002-03	3065192	140405500	26081794	169552486
2003-04	2511246	191891593	18585422	212988261
2004-05	2856217	18708546200	19334404	18730736821
2005-06	2450294	192181841	18197622	212829757
2006-07	3395679	150878750	25876336	180150765
2007-08	2912440	184575659	28318050	215806149
2008-09	1896404	195372568	18749433	216018405
2009-10	4490652	224618417	18485918	247594987
2010-11	5356336	206627713	29319172	241303221

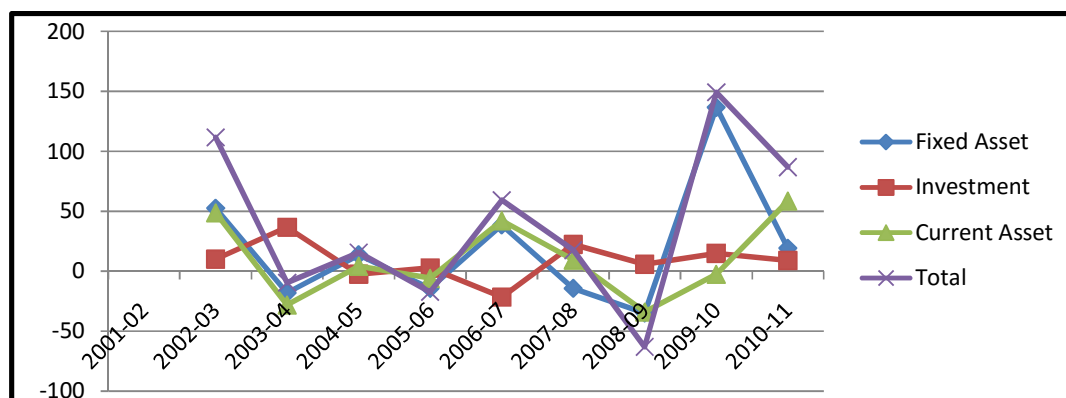
*Source:- Annual Reports of 2001-02 to 2010-11 of TUCBT**Note: - 1. The year 2001-02 is an assumed as base year.***Table 4.4****Percentage Growth Trend Asset/Property position of TUCBT****(Rs. In Crores)**

<b>Year</b>	<b>Fixed Asset</b>	<b>Investment</b>	<b>Current Asset</b>	<b>Total</b>
2001-02				
2002-03	52.68	10.16	48.73	111.57
2003-04	-18.07	36.67	-28.14	-9.54
2004-05	14	-2.5	4.3	15.54
2005-06	-14.21	2.72	-5.88	-17.37
2006-07	38.58	-21.5	42.2	59.28
2007-08	-14.23	22.33	9.44	17.54
2008-09	-34.89	5.85	-34	-63.04
2009-10	136.8	14.97	-2.5	149.27
2010-11	19.28	9.01	58.6	86.89

*Source:- Annual Reports of 2001-02 to 2010-11 of TUCBT**Note: - 1. The year 2001-02 is an assumed as base year.*

**Graph. 3.2**

**Growth Trend Asset/Property position of TUCBT**



Source:- Annual Reports of 2001-02 to 2010-11 of TUCBT

Note :- 1. The year 2008-09 is an assumed as base year.

2. The figure in bracket indicates percentage over the previous year.

It appears from table 4.4 that the fixed assets of the TUCB accounted 52.68 percent net growth of the TUCB during the year of 2002-03, as compared to the year 2003-04. It is indicated that was a growth of the TUCB of the fixed asset is decline (i.e. -34.89percent) during the end of the year 2008-09. In the year 2009-10 growth rate of fixed asset was tremendous change i.e. 136-80 percent. It means that the growth rate of fixed asset was increased.

It is revealed from table 4.4 that the Investment of the TUCB accounted 10.16 percentage net growth of the TUCB during the year of 2001-02, as compared to the year 2004-05. It is shown that was a growth trend of the TUCB of the high increase (i.e. 36.67 percent) during the year 2003-04. This growth trend also increased in the year 2007-08 and 2009-10 i.e.22.33 percent and 14.97 percent respectively.

It is disclosed from table 4.4 that the current asset of TUCB accounted 48.73 percent of during the 2001-02, as compared to the year 2004-05. It is focused that was an increase (i.e. 42.20 percent) in the end of year 2006-07. The current asset growth trend was went in to minus position the end of the year 2003-04, 2005-06, 2008-09 and 2009-10.

It is appears from the table 4.4 that the total of TUCB accounted 111.57 percent of during 2001- 02, as compared to the year 2010-11. It is indicated that was high growth of (i.e. 149.27 percent in the end of year 2009-10.

#### 4.4 POSITION OF TOTAL FUND (LIABILITIES)

**Table - 4.5**  
**Position of total fund of TUCB (Liabilities)**  
**(Rs in Crores)**

Year	Share Capital	Reserve Fund & Surplus	Long term liability	Current liability	Total
2001-02	4117500 (8.69)	36160713 (76.29)	1186435 (2.50)	5932172 (12.52)	47396820 (100)
2002-03	4715640 (8.59)	43155768 (78.58)	1174812 (2.14)	5874062 (10.70)	54920282 (100)
2003-04	5038010 (7.92)	48868749 (76.86)	1612180 (2.54)	8060902 (12.68)	63579841 (100)
2004-05	5485950 (8.05)	52848054 (77.52)	1723802 (2.53)	8119012 (11.90)	68176818 (100)
2005-06	5679390 (8.04)	54282480 (76.89)	1990575 (2.82)	8645288 (12.25)	70597733 (100)
2006-07	5754650 (7.62)	58965570 (78.11)	2147275 (2.84)	8623637 (11.42)	75491132 (100)
2007-08	6475778 (7.93)	63586214 (77.90)	2778569 (3.40)	8789285 (10.77)	81629846 (100)
2008-09	7499420 (8.61)	67757947 (77.82)	2941386 (3.38)	8870693 (10.19)	87069446 (100)
2009-10	8351240 (9.20)	70353324 (77.47)	3209587 (3.53)	8904794 (9.80)	90818945 (100)
2010-11	8966640 (9.30)	74384161 (77.19)	4211541 (4.37)	8805771 (9.14)	96368113 (100)

*Source:- Annual Reports of 2008-09 to 2012-13 of TUCBT*

*Note: - 1. The figure in bracket indicates percentage over the previous year.*

It appears from table 4.5 that Share Capital and Reserve Fund accounted combined 84.98 percent of the total funds with TUCB during 2001-02, compared to the year 2003-04. Also table showed that the percentage share capital in total fund is very low compare to other liabilities but positive thing was the trend of percentage is increased

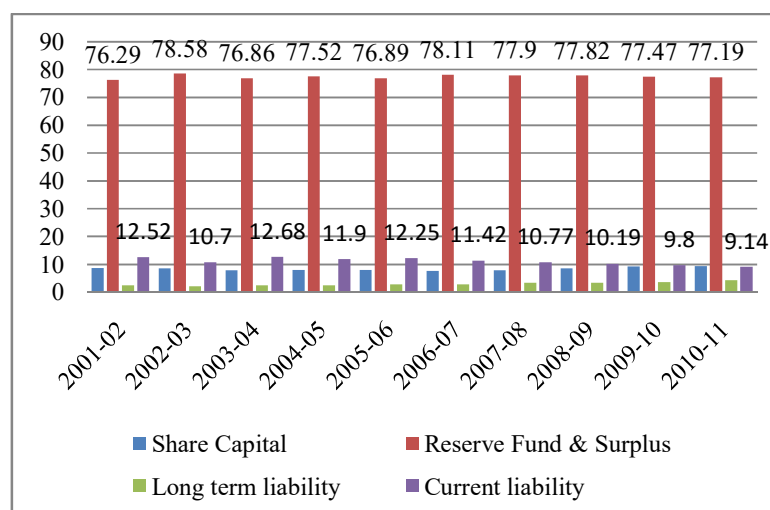
every year. In the year the percentage was 8.69 in the year 2001-02 it increased end of the year 2010-11 i.e. 9.30.

It seen from table 4.5 that Long term Liability accounted very small share in total fund . in the year 2001-02 the share was only 2.50 percent but every year this share increased . in the end year 2010-11 it went up to only 4.37 percent.

It appears that table no. 4.5 Current Liability also include in total fund compare to long term liabilities current liabilities take more share in total fund. In the year 2001-02 the share of current liabilities was 12.52 percent of total fund. But after that the percentage of current liabilities shows the decrease trend. The end of the last year 2010-11 it was went to 9.14 percent.

**Graph no. 3.3**

Position of total fund of TUCB (Liabilities)



Graph no.4.3 shows that position of various liabilities in the total fund.

## 4.5 POSITION OF TOTAL FUND (ASSETS)

**Table No 4.6****Position of total fund of TUCB (Assets)**

<b>Year</b>	<b>Fixed Asset</b>	<b>Investment</b>	<b>Current Asset</b>	<b>Total</b>
2001-02	2007624 (1.37)	127456050 (86.71)	17535873 (11.93)	146999547 (100)
2002-03	3065192 (1.81)	140405500 (82.81)	26081794 (15.38)	169552486 (100)
2003-04	2511246 (1.18)	191891593 (90.09)	18585422 (8.73)	212988261 (100)
2004-05	2856217 (0.02)	18708546200 (99.88)	19334404 (0.10)	18730736821 (100)
2005-06	2450294 (1.15)	192181841 (90.30)	18197622 (8.55)	212829757 (100)
2006-07	3395679 (1.88)	150878750 (83.75)	25876336 (14.36)	180150765 (100)
2007-08	2912440 (1.35)	184575659 (85.53)	28318050 (13.12)	215806149 (100)
2008-09	1896404 (0.88)	195372568 (90.44)	18749433 (8.68)	216018405 (100)
2009-10	4490652 (1.81)	224618417 (90.72)	18485918 (7.47)	247594987 (100)
2010-11	5356336 (2.22)	206627713 (85.63)	29319172 (12.15)	241303221 (100)

*Source:- Annual Reports of 2008-09 to 2012-13 of TUCBT*

*Note: - 1. The figure in bracket indicates percentage over the previous year.*

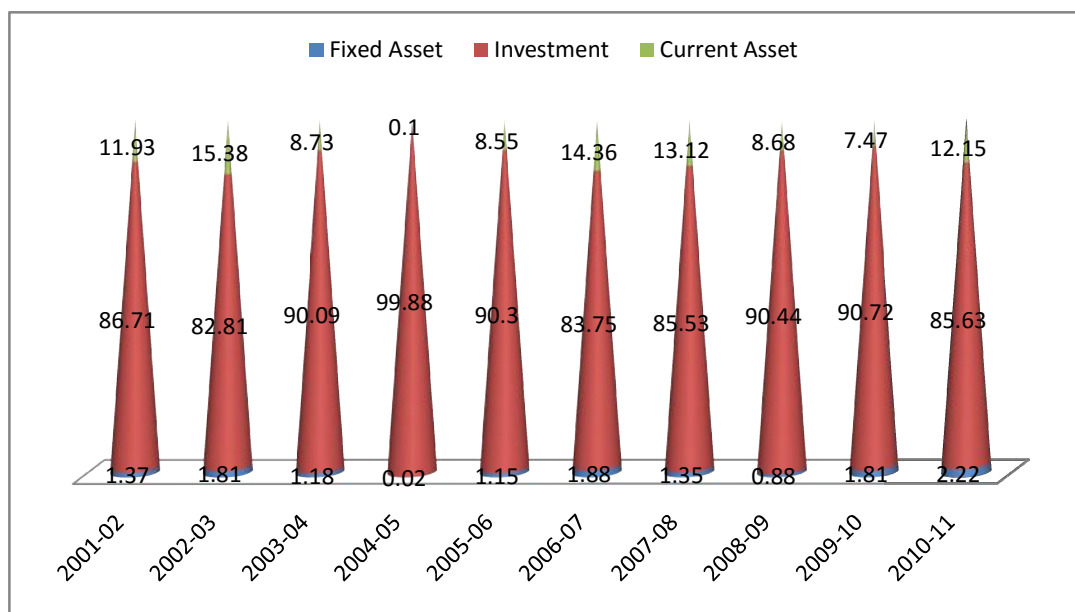
It appears from table 4.6 that Fixed Asset accounted 1.37 percent of the total funds with TUCB during 2001-02, as compared to the year 2008-09. It indicated that was a position of TUCB slight decline from 2004-05 to 2008-09 it was 1.18 to 0.88 percent. In the end of the year 2010-11 the percentage of fixed assets to total funds was increased and went up to the 2.22 percent it was highest in the last decade.

Table no 4.6 shows that was acquired major part of total funds. In the year 2001-02 the part of investment in total fund was 86.71 followed by end of the year 2002-03. In the year 2004-05 investment near about hundred percent of total fund i.e. 99.88. Total observations of Investment share in the total funds were above 85 percent.



It disclosed from table 4.6 that the Current Asset accounted 13.12 percent of the total fund of TUCB during the year 2007-08, as compared to the year 2001-02. It shown that was a position of Current Asset increase share (i.e.12.15 percent) of TUCB in the end of year 2010- 11.

Graph No 3.4  
Position of total fund of TUCB (Assets)



### 3.6 CAPITAL ADEQUACY POSITION

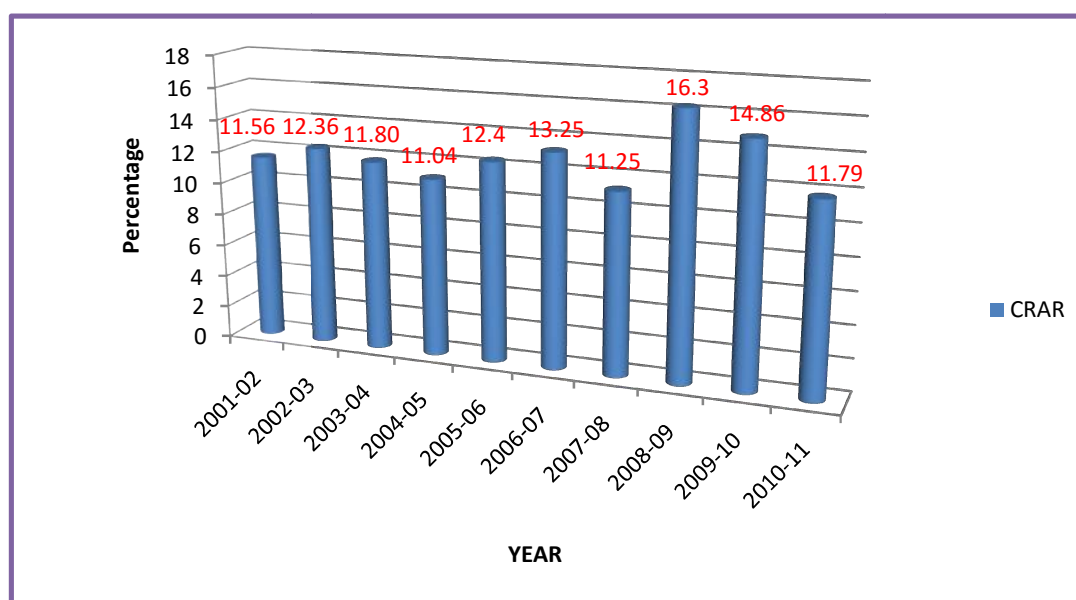
Table 4.7  
Capital Adequacy position of TUCB  
(In lakh)

Sr. No.	Particular	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
1	A. Tyre 1 Capital	2816.32	2914.19	3012.14	3121.09	3116.28	3127.68	3852.26	<b>3033.98</b>	3074.94	3853.85
2	B. Tyre 2 Capital	658.23	688.12	710.23	781.25	784.63	788.68	782.39	<b>1107.55</b>	1256.10	<b>1325.61</b>
3	<b>Total (A+B)</b>	<b>3474.55</b>	<b>3602.31</b>	<b>3722.4</b>	<b>3902.34</b>	<b>3900.9</b>	<b>3916.36</b>	<b>4634.65</b>	<b>4141.53</b>	<b>4331.04</b>	<b>5179.46</b>
4	Total Risk Load on Property	19028	21018.3	24017	23145.1	24171.2	26154.9	29561.7	<b>35125.63</b>	37485.12	<b>42156.4</b>
5	<b>CRAR (%)</b>	11.56	12.36	11.8	11.04	12.4	13.25	11.25	<b>16.30%</b>	14.86	<b>11.79</b>

It was disclosed from the table 4.7 that Capital Adequacy accounted 2816.32 of TUCB during the year 2001-02. As compared to the year of 2010-11, it indicated that was a slight increased from (2914.19 to 3853.85) of the end of year 2010-11.

**Graph No. 3.5**

**Capital Adequacy position of TUCB**



### 3.7 MIXER OF BANK DEPOSITS

Table no. 4.7 shows that the mixer of bank deposits. Current Deposits accounted 41.88 lakh to the total deposit of TUCB during the year 2001-02. As compared to the year of 2004-05, it indicated that was a increased the amount of current deposit i.e. 62.14 lakh. After end of the year 2004-05 current deposits trend was decreased continuously up the end of the year 2008-09. In the year 2010-11 current deposits tremendous change i.e. 141.84 lakh.

Table no. 4.7 shows that the mixer of bank deposits. Saving Deposits accounted 414.06 lakh to the total deposit of TUCB during the year 2001-02. As compared to the year of 2004-05, it indicated that was a increased the

amount of current deposit i.e. 487.33 lakh. After end of the year 2004-05 current deposits trend was decreased continuously up the end of the year 2007-08. In the year 2010-11 current deposits change i.e. 109.54 lakh as compare to year 2009-10 and 2008-09.

Fixed Deposits accounted 743.62 lakh to the total deposit of TUCB during the year 2001-02. As compared to the year of 2004-05, it indicated that was a increased the amount of current deposit i.e. 1180.50 lakh. After end of the year 2004-05 current deposits trend was decreased continuously up the end of the year 2008-09. In the year 2010-11 current deposits change i.e. 4842.13 lakh as compare to year 2009-10 and 2008-09. Overall trend of mixer deposits were increased every year.

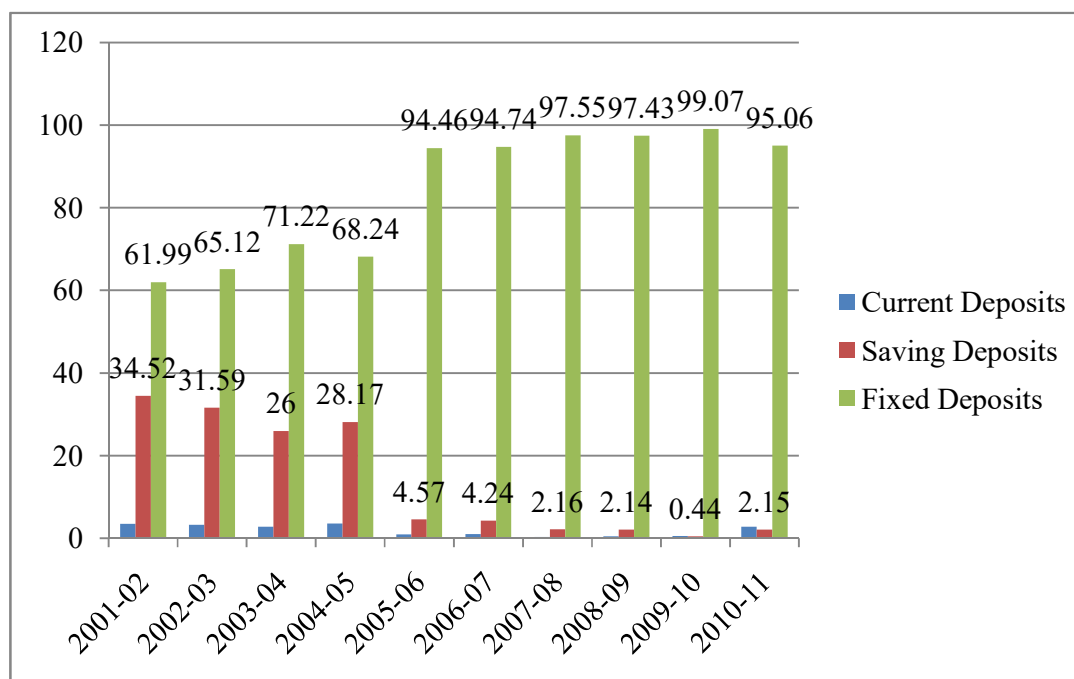
**Table No. 4.8**

**Mixer of Bank Deposits on 2001-2011(Share of Total fund Deposits)**

**(In Lakh)**

<b>Sr. No.</b>	<b>Types of Deposits</b>	<b>2001-02</b>	<b>2002-03</b>	<b>2003-04</b>	<b>2004-05</b>	<b>2005-06</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>
1	<b>Current</b>	41.88	42.56	43.47	62.14	12.48	13.95	12.38	18.9	48.26	141.84
2	<b>Saving</b>	414.06	409.25	405.65	487.33	58.82	57.89	91.27	94.95	42.89	109.54
3	<b>Fixed</b>	743.62	843.62	1111.32	1180.5	1214.9	1293.7	4129.3	4318.87	9692.27	4842.13
4	<b>Total</b>	<b>1199.56</b>	<b>1295.43</b>	<b>1560.44</b>	<b>1729.97</b>	<b>1286.21</b>	<b>1365.53</b>	<b>4232.96</b>	<b>4432.72</b>	<b>9783.42</b>	<b>5093.51</b>

**Graph No. 3.6**  
**Mixer of Bank Deposits on 2001-2011**



#### 4.8 SHORT TERM LIQUIDITY POSITION

**Table No- 4.9**

**Short term liquidity position of TUCB**

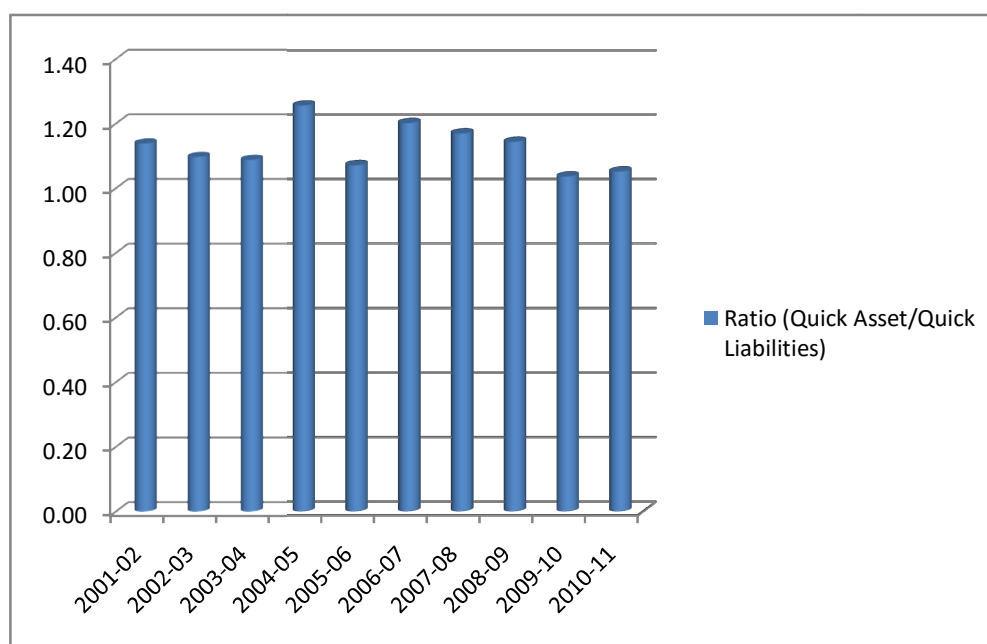
Year	Quick Asset	Quick Liabilities	Ratio (Quick Asset/Quick Liabilities)
2001-02	5697123658	4999875698	1.14
2002-03	5924687156	5398745612	1.10
2003-04	6124785463	5625698741	1.09
2004-05	6874569813	5469874562	1.26
2005-06	7015489631	6542013697	1.07
2006-07	7936548921	6598147563	1.20
2007-08	8924785631	7623654781	1.17
2008-09	9954762589	8698745621	1.14
2009-10	1023659874	987456984	1.04
2010-11	1102365478	1047563215	1.05

It appears from table 4.9 that the current ratio accounted 1.14 to 1.09 times of TUCB was below the norm i.e. 2:1 in the year of 2001-02 to 2002-03. In the end of the year 2004-05 current ratio increased up to the 1.26. in the year

2005-06 it was again decreased up to 1.7. in the year 2006-07 this ratio went up to 1.20 and after that it was continuously decreased up to the year 2009-10. It indicates that short term liquidity position of the bank was satisfactory as if does not have adequate current assets to pay of the debts.

**Graph No. 3.7**

**Short term liquidity position**



## 4.9 WORKING CAPITAL

**Table No. 4.10**

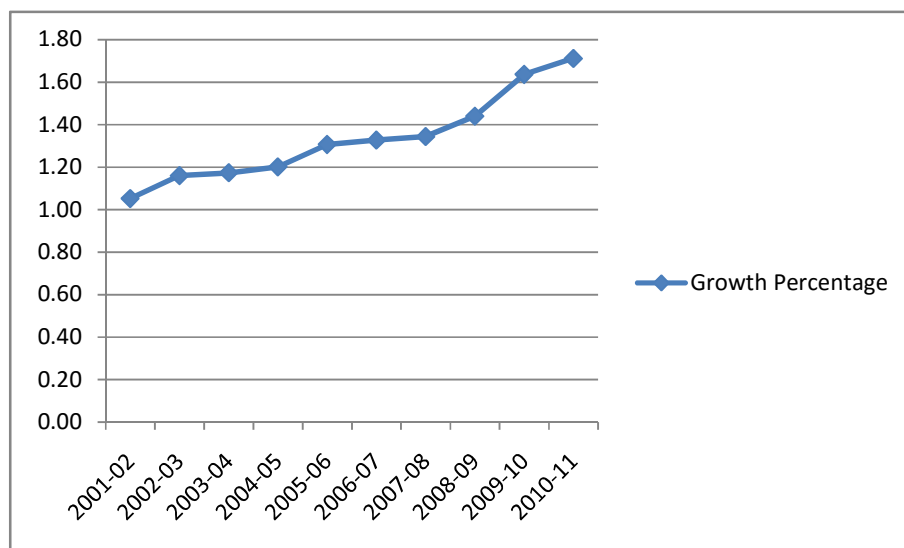
**Working Capital**

<b>Year</b>	<b>Particulars</b>	<b>Growth Percentage</b>
2001-02	1575.62	1.05
2002-03	1736.38	1.16
2003-04	1756.89	1.17
2004-05	1798.63	1.20
2005-06	1956.32	1.31
2006-07	1987.12	1.33
2007-08	2012.58	1.34
2008-09	2156.14	1.44
2009-10	2451.10	1.64
2010-11	2563.15	1.71

It disclosed from table 4.10 that the working capital accounted 1.05 percent in the year 2001-02. From the year end 2002-03 to 2010-11 the working capital ratio increased every year i.e.1.16 to 1.71percent. It means last decade the ratio of working capital was increased it means financial position of bank very well.



**Graph No. 3.8**  
**Working Capital**



#### 4.10 PROPRIETARY FUNDS

**Table No. 4.11**

##### **Proprietary Funds**

Year	Proprietary Funds	Total Assets	Ratio
2001-02	3614589754	1387964523	2.60
2002-03	3698745624	1399784562	2.64
2003-04	3789654782	1478512305	2.56
2004-05	3869745625	1497863254	2.58
2005-06	3945698715	1499587642	2.63
2006-07	3998478562	1500263545	2.67
2007-08	4025698741	1498756321	2.69
2008-09	4975624875	1704265987	2.92
2009-10	5014563254	1798745698	2.79
2010-11	5126987456	1798563258	2.85

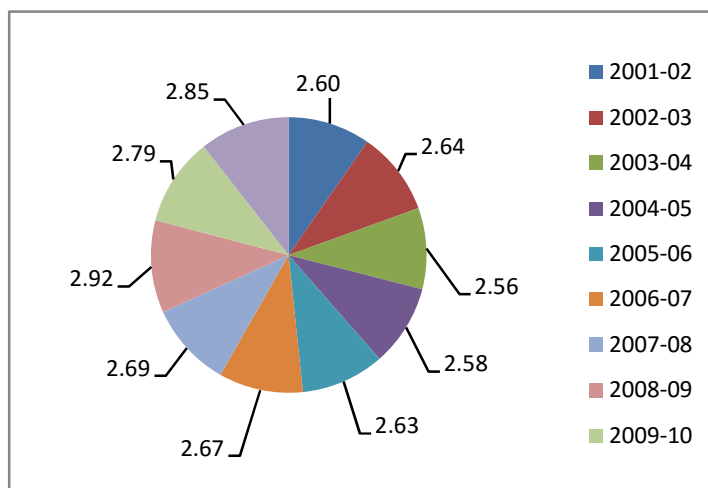
It appears from table 4.11 that the fixed asset to proprietary funds ratio

[91]

accounted 2.60 times in the year 2001-02 and 2.85 in the year 2010-11 of TUCB.  
The increasing growth of the percentage by 0.15 in the preceding year.

Graph No. 9

**Proprietary Funds**



**Table-4.12**

**Tasgaon Urban cooperative Bank, Tasgaon**

YEAR	Borrowings Ratio	Total Business Ratio	Investments Ratio	Owned Funds Ratio	Credit Deposit Ratio	Total Score	Ultimate Rank
2001-02	16.76 (10)	1332 (10)	410.78 (10)	115.24 (10)	0.62 (8)	48	1
2002-03	25.35 (8)	1584.5 (8)	431.55 (9)	148.92 (9)	0.64 (5)	39	2
2003-04	27.85 (7)	1792.8 (7)	486.34 (8)	152.4 (7)	0.61 (9.5)	38.5	3.5
2004-05	21.53 (9)	2022.9 (6)	502.4 (7)	201.9 (7)	0.61 (9.5)	38.5	3.5
2005-06	33.64 (6)	1576.6 (9)	586.92 (6)	226.2 (6)	0.63 (7)	34	5
2006-07	52.83 (1)	2905.7 (5)	632.07 (5)	247.2 (5)	0.67 (2)	18	6
2007-08	40.38 (3)	2971 (4)	711.54 (4)	286.65 (2)	0.67 (2)	15	7
2008-09	36.82 (5)	4121.7 (3)	890.41 (3)	248.67 (4)	0.67 (2)	17	8

2009-10	41.7 (2)	4694.8 (2)	948.92 (2)	281.92 (3)	0.64 (5)	14	9
2010-11	38.02 (4)	5399.8 (1)	1031.14 (1)	324.56 (1)	0.64 (5)	12	10
Mean	33.48	2840	6632	223.37	0.64	-	-
Range	36.02	4067.8	620	209	0.06	-	-
SD	10.75	1448	224	68	0.024	-	-

*Source: Computed from RBI reports on trend and progress of banking in India:  
Bracket values indicated that computed Ranks*

It can be seen from above table all the performance ratios of scheduled banks have been progressive from year 2005-06 to 2015-16. Three ratios have ranked first, borrowings ratio has fourth rank and CDR has fifth rank in the year 2015-16. Out of five ratios; Total business ratio has highest range and SD.

<b>Table- 4 .13 Non- Scheduled Banks</b>							
YEAR	<b>Borrowi ngs Ratio</b>	<b>Total Business Ratio</b>	<b>Investme nts Ratio</b>	<b>Owne d Funds Ratio</b>	<b>Credit Deposit Ratio</b>	<b>Total Score</b>	<b>Ultimate Rank</b>
2001-02	0.48 (6)	62.54 (10)	15.46 (10)	4.25 (10)	0.64 (4)	40	1
2002-03	0.74 (3)	66.56 (9)	15.90 (9)	5.86 (9)	0.67 (1)	31	4
2003-04	0.70 (4)	78.8 (8)	18.13 (8)	7.00 (8)	0.67 (1)	29	5
2004-05	0.03 (10)	87.56 (7)	23.07 (7)	9.25 (7)	0.62 (7)	38	2
2005-06	0.34 (7)	101.6 (6)	29.65 (6)	11.17 (6)	0.60 (10)	35	3
2006-07	1.01 (1)	122.05 (5)	32.41 (5)	12.25 (5)	0.63 (6)	22	6.5
2007-08	0.95	135.12	32.56	12.32	0.65	16	10
2008-09	0.52 (5)	159.26 (3)	40.58 (3)	13.54 (2)	0.64 (4)	17	9
2009-10	0.28 (8)	181.2 (2)	43.50 (2)	12.32 (3)	0.62 (7)	22	6.5
2010-11	0.22 (9)	202.4 (1)	46.82 (1)	13.8 (1)	0.62 (7)	19	8
Mean	0.52	1197	29.81	10.17	0.63	-	-
Range	0.98	139.8	31.36	9.55	0.07	-	-
SD	0.32	48.94	11.49	3.39	0.22	-	-

**Source:** Computed from RBI reports on trend and progress of banking in India: Bracket values indicated that computed Ranks

It can be seen from above table all the performance ratios of non-scheduled banks have fluctuate from year 2005-06 to 2015-16. Three ratios have ranked first, borrowings ratio has ninth rank and CDR has seventh rank in the year 2015-16. Out of five ratios; Total business ratio has highest range and SD.

<b>Table- 4.14 Scheduled Banks</b>							
<b>YEAR</b>	<b>Operating Profit Ratio</b>	<b>Net Profit Ratio</b>	<b>Return on Deposit s Ratio</b>	<b>Return on Equity Ratio</b>	<b>Return on Borrow i ngs Ratio</b>	<b>Total Score</b>	<b>Ultimate Rank</b>
2001-02	0.12 (2)	0.06 (9)	0.005 (9)	0.21 (10)	0.27 (9)	39	2
2002-03	0.13 (1)	0.11 (3)	0.01 (2)	0.41 (6)	0.38 (7)	19	7.5
2003-04	0.11 (5)	0.10 (6)	0.008 (6)	0.38 (8)	0.34 (8)	33	3
2004-05	0.12 (2)	0.14 (1)	0.013 (1)	0.64 (1)	0.79 (1)	6	10
2005-06	0.11 (5)	0.11 (3)	0.01 (2)	0.53 (3)	0.48 (6)	19	7.5
2006-07	0.09 (7)	0.06 (9)	0.005 (9)	0.29 (9)	0.19 (10)	44	1
2007-08	0.09 (7)	0.12 (2)	0.01 (2)	0.52 (4)	0.57 (4)	19	7.5
2008-09	0.08	0.11	0.01	0.56	0.74	19	7.5
2009-10	0.12 (2)	0.07 (7)	0.008 (6)	0.42 (5)	0.55 (5)	25	5
2010-11	0.09 (7)	0.07 (7)	0.007 (8)	0.40 (7)	0.64 (3)	32	4
Mean	0.10	0.09	0.008	0.44	0.45	-	-
Range	0.05	0.08	0.01	0.43	0.79	-	-
SD	0.017	0.03	0.002	3.39	0.25	-	-

**Source:** Computed from RBI reports on trend and progress of banking in India: Bracket values indicated that computed Ranks

It can be seen from above table all the financial ratios of scheduled banks have been fluctuate trend from year 2005-06 to 2015-16. Operating ratio, NP ratio and ROE have ranked seventh, Return on Deposit ratio has eight rank and Return

on Borrowings has third.

Table- 4.15 Non- Scheduled Banks							
YEAR	Operatin g Profit Ratio	Net Profit Ratio	Return on Deposits Ratio	Return on Equity Ratio	Return on Borrowi ngs Ratio	Total Score	Ultimate Rank
2006-07	0.04 (6)	0.04 (10)	0.001 (10)	0.04 (9)	0.13 (10)	45	1
2007-08	0.04 (6)	0.09 (1)	0.004 (9)	0.10 (8)	0.22 (9)	33	2.5
2008-09	0.06 (3)	0.08 (2)	0.008 (4)	0.19 (3)	0.55 (7)	19	7
2009-10	0.08 (1)	0.06 (6)	0.006 (6)	0.16 (6)	1.08 (5)	24	5
2010-11	0.07 (2)	0.06 (6)	0.006 (6)	0.17 (5)	1.25 (4)	23	6
2011-12	0.05 (5)	0.06 (6)	0.005 (8)	0.16 (6)	0.44 (8)	33	2.5
2012-13	0.04 (6)	0.08 (2)	0.007 (5)	0.002 (10)	0.66 (6)	29	4
2013-14	0.06 (3)	0.08 (2)	0.009 (2)	0.25 (1)	1.73 (3)	11	10
2014-15	0.04 (6)	0.06 (6)	0.07 (1)	0.20 (2)	2.95 (2)	17	8
2015-16	0.04 (6)	0.08 (2)	0.009 (2)	0.19 (3)	5.11 (1)	14	9
Mean	0.052	0.06	0.125	0.54	1.41	-	-
Range	0.04	0.09	0.07	0.40	4.98	-	-
SD	0.015	0.03	0.020	1.60	1.54	-	-

**Source:** Computed from RBI reports on trend and progress of banking in India: Bracket values indicated that computed Ranks

It can be seen from above table all the financial ratios of non-scheduled banks have been fluctuate trend from year 2005-06 to 2015-16. NP ratio and ROD have ranked second, Return on Equity ratio has third rank, Operating Profit ratio and Return on Borrowings has first rank in the year 2015-16. Out of five ratios; Return on Borrowings ratio has highest range and SD.

#### 4.11IMPACT OF INFORMATION TECHNOLOGY ON BANK'S PERFORMANCE - DATA PRESENTATION

**Table No: 4.16**

##### **Sex of Respondent**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	MALE	48	80.0	80.0	80.0
	FEMALE	12	20.0	20.0	100.0
	Total	60	100.0	100.0	

The table shows that 48 out of the total of 60 respondents were males, representing approximately 80 percent of the entire sample size, while 12 were females, representing approximately 20 percent of the sample size.

**Table No: 4.17**

##### **Age group of Respondent**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	21-30 YEARS	19	31.67	31.67	31.67
	31-40 YEARS	22	36.66	36.66	68.33
	41-50 YEARS	12	20.00	20.00	88.33
	51-60 YEARS	7	11.67	11.67	100.0
	Total	60	100.0	100.0	

From the table no:4.17, it can be deduced that out of the 60 respondents, 19 were between 21-30 years representing (31.67%), 22 were between the ages of 31-40 years representing (36.66%), 12 were between the ages of 41-50 years representing (20.00%), and 7 were between the ages of 51-60 years representing (11.67%).

**Table No: 4.18**

##### **Academic Qualifications of Respondents**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Illiterate	0	0.00	0.00	0.00
	High School	3	5.00	5.00	5.00
	Intermediate	5	8.33	8.33	13.33
	Degree	40	66.67	66.67	80.00
	Master Degree	12	20.00	20.00	100.0
	Total	60	100.0	100.0	

The table No; 4.18 depicts the academic qualification of the respondents, it can be deduced that out of the 60 respondents, 3 of the respondents have high School representing (5%) of the total respondents' population, 5 of the respondents have passed intermediate representing (8.33%), 40 of the respondents have Degree representing (66.67%), 12 of the respondents have Master Degree representing (20 %).

**Table No: 4.19**

**Service delivery of the bank is prompt and efficient**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY AGREE	46	76.67	76.67	76.67
	AGREE	10	16.67	16.67	93.34
	NEUTRAL	2	3.33	3.33	96.67
	DISAGREE	2	3.33	3.33	100.0
	Total	60	100.0	100.0	

It can be deduced from the table no:5, that out of the 60 respondents, 56 of the respondents agreed that the services delivery of the bank is prompt and efficient representing (93.34%), 2 of the respondents were neutral representing (3.33%), and 2 of the respondent disagree representing (3.33%).

**Table No: 4.20**

**Motivate workers and customers to support bank.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY AGREE	41	68.33	68.33	68.33
	AGREE	15	25.00	25.00	93.33
	NEUTRAL	4	6.67	6.67	100.0
	Total	60	100.0	100.0	

The above table indicates that 56 of the respondents agreed that we should motivate our colleagues to support bank representing (93.33%), and 4 of the respondent were neutral representing (6.67%).

**Table No: 4.21****Effectively receive the details of the transaction through E-mail**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	30	50.00	50.00	50.00
	AGREE	09	15.00	15.00	65.00
	NEUTRAL	14	23.33	23.33	88.33
	DISAGREE	0	0.0	0.0	0.0
	STRONGLY DISAGREE	0	0.0	0.0	100.0*
	Total	60*	100.0*	100.0*	

(\*11.67 % respondents don't have Mail Id)

The table show that how the banking transaction details are sent effectively through my E-mail. Out of the 60 respondents, 39 of the respondents agreed that they receive the details of their transaction through e-mail representing (65%), 14 of the respondents were neutral representing (23.3%), and 7 of the respondents representing (11.67 %\*) said that they don't have email id.

**Table No: 4.22****Savings and withdrawing money is time consuming.**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	7	11.67	11.67	11.67
	AGREE	31	51.66	51.66	63.33
	NEUTRAL	11	18.33	18.33	81.66
	DISAGREE	5	8.34	8.34	90.00
	STRONGLY DISAGREE	6	10.0	10.0	100.0
	Total	94	100.0	100.0	

It can be deduced from the above table that out of the 60 respondents, 38 of the respondents agreed that saving and withdrawing money is time consuming with the bank representing (63.3%), 11 of the respondents were neutral representing (18.33%), and 11 of the respondents disagree representing (18.34%).



**Table No: 4.23**

**Prompt and Efficient service delivery from the bank's ATM services**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulativ e Percent</b>
Valid	STRONGLY AGREE	32	53.34	53.34	53.34
	AGREE	22	36.66	36.66	90.00
	NEUTRAL	4	6.67	6.67	96.67
	DISAGREE	2	3.33	3.33	100.0
	Total	60	100.0	100.0	

The table No:4.23 shows how prompt and efficient is the service delivery of the bank's ATM services. It depicts that 54 of the respondents agreed that they enjoy prompt and efficient service delivery from bank's ATM representing (90.0%), 4 of the respondents were neutral representing (6.67%), and 2 of the respondents disagree representing (3.33%).

**Table No: 4.24**

**ICT does not increase prompt and efficient service delivery of the bank.**

		<b>Frequenc y</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	AGREE	1	1.66	1.66	1.66
	NEUTRAL	4	6.67	6.67	8.33
	DISAGREE	13	21.67	21.67	30.00
	STRONGLY DISAGREE	42	70.00	70.00	100.0
	Total	60	100.0	100.0	

The Table no:4.24 shows that out of the 60 respondents, only 1 of the respondents agreed that information technology does not increase prompt and efficient service delivery of the bank representing ( 1.66%), 4 of the respondents were neutral representing (6.67%), and 55 of the respondents disagree representing (91.66%).

**Table No: 4.25**

**Use of ICT reduces the time during the transactions  
in the bank.**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	28	46.66	46.66	46.66
	AGREE	17	28.33	28.33	74.99
	NEUTRAL	6	10.00	10.00	84.99
	DISAGREE	5	8.34	8.34	93.33
	STRONGLY DISAGREE	4	6.67	6.67	100.0
	Total	60	100.0	100.0	

From the table no:4.25 it is deduced that out of the 60 respondents, 45 of the respondents agreed that they spend less minutes/hours in carrying out transactions in the bank with the use of information technology representing (74.99%), 6 of the respondents were neutral representing (10%), and 9 of the respondents disagree representing (15%).

**Table No: 4.26**

**Introduction of ICT helped bank staffs to work better than pre –ICT**

		<b>Frequen cy</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	13	21.66	21.66	21.66
	AGREE	41	68.34	68.34	90.00
	NEUTRAL	4	6.67	6.67	96.67
	DISAGREE	2	3.33	3.33	100.0
	Total	60	100.0	100.0	

Table no:4.26, shows that out of the 60 respondents, 54 of the respondents agreed that the introduction of information technology has helped bank staffs to work better in a team than before the introduction representing (90%), 4 of the respondents were neutral representing (6.66%), and 2 of the respondents disagree representing (3.33%).

**Table No: 4.27**

**Bank has provided a better range of banking services since the introduction of ICT.**

		<b>Frequen cy</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	42	70.00	70.00	70.00
	AGREE	14	23.33	23.33	93.33
	NEUTRAL	4	6.67	6.67	100.0
	Total	60	100.0	100.0	

The Table no:4.27 show that how bank has provided a better and wider range of banking services since the introduction of ICT. The table implies that out of the 60 respondents, 56 of the respondents agreed that since the introduction of information technology banks have provided a better and wider range of banking services representing (93.33%), 4 of the respondents were neutral representing (6.67%).

**Table No: 4.28**

**Introduction of I.T has attracted more customers to the bank.**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	6	10.00	10.00	10.00
	AGREE	34	56.67	56.67	66.67
	NEUTRAL	18	30.00	30.00	96.67
	DISAGREE	2	3.33	3.33	100.0
	Total	60	100.0	100.0	

It can be deduced from table no: 4.28 that out of the 60 respondents, 40 of the respondents agreed that the introduction of information technology in banks has attracted more customers to the bank representing (66.67%), 18 of the respondents were neutral representing (30%), and 2 of the respondents disagree representing (3.33%).

**Table No: 4.29****E- Banking facilities have reduced banking cost.**

		<b>Frequen cy</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	20	33.33	33.33	33.33
	AGREE	22	36.66	36.66	69.99
	NEUTRAL	8	13.33	13.33	83.32
	DISAGREE	5	8.33	8.34	91.66
	STRONGLY DISAGREE	5	8.33	8.34	100.0
	Total	60	100.0	100.0	

From the Table no: 4.29, it can be deduced that out of the 60 respondents, 42 of the respondents agreed that internet banking has reduced banking cost representing (69.9%), 8 of the respondents were neutral representing (13.3%), and 10 of the respondents disagree representing (16.6%).

**Table No: 4.30****Satisfaction with the bank services.**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	8	13.34	13.34	13.34
	AGREE	42	70.00	70.00	83.34
	NEUTRAL	10	16.66	16.66	100.0
	Total	60	100.0	100.0	

From the Table 4.30 it can be deduced that out of the 60 respondents, 50 of the respondents agreed that customers are satisfied with the bank services representing (83.34%), 10 of the respondents were neutral representing (16.66%).

**Table No: 4.31****Introduction of I.T has made the bank profitable**

		<b>Frequen cy</b>	<b>Perce nt</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	STRONGLY AGREE	43	71.66	71.66	71.66
	AGREE	8	13.34	13.34	85.00
	NEUTRAL	9	15.00	15.00	100.0
	Total	60	100.0	100.0	

The Table no: 4.31 shows that out of the 60 respondents, 51 of the respondents agreed that since the introduction of information technology banks has become more profitable representing (85%), 9 of the respondents were neutral representing (15%).

**Table No: 4.32**

**ICT have really impacted banks operation positively**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY AGREE	36	60.00	60.00	60.0
	AGREE	18	30.00	30.00	90.0
	NEUTRAL	6	10.00	10.00	100.0
	Total	94	100.0	100.0	

The Table No 4.32 indicates that how Information and communication technology has helped the impact of banks operation positively. It is deduced that out of the 60 respondents, 54 of the respondents agreed that information and communication technology had really impacted banks operation positively representing (90%), 6 of the respondent were neutral representing (10%), and none of the respondents disagreed.

**Table No: 4.33**

**ICT did not impact banks performance.**

Particulars	Frequency	Percent	Valid Percent	Cumulative Percent
NEUTRAL	4	6.67	6.67	6.67
DISAGREE	14	23.33	23.33	30.00
STRONGLY DISAGREE	42	70.00	70.00	100.0
Total	60	100.0	100.0	

The Table 4.33 indicates that the information and communication technology didn't create an impact on banks performance, the table shows that 42 respondents out of the 60 strongly disagreed, 14 of the respondents disagreed that information technology do not impact banks operation representing (30%), 4 of the respondents were neutral representing

(6.67%), and none of the respondents agree the statement representing.

**Table No: 4.34**

**DETAILED STATISTICS OF BANK OFFICIALS  
AND CUSTOMERS USING MEAN AND STANDARD DEVIATION**

	<b>N</b>	<b>Min</b> <b>.</b>	<b>Maxi.</b>	<b>Mean</b>	<b>Std.</b> <b>Deviation</b>
We enjoy prompt and efficient service delivery by banks.	60	1.00	4.00	1.3333	0.7051
We should encourage our colleagues to patronize banks.	60	1.00	3.00	1.3833	0.6132
We effectively receive the details of my transaction through E-mail.	60	1.00	5.00	1.5	0.9829
Savings and withdrawing money is time consuming with the bank.	60	1.00	5.00	2.5333	1.1270
We enjoy prompt and efficient service delivery from the bank's ATM services.	60	1.00	4.00	1.6	0.7635
ICT does not increase prompt and efficient service delivery of the bank.	60	1.00	4.00	3.6	0.6937
I spend less minutes/hours in carrying out transactions in the bank my with the use of ICT	60	1.00	5.00	2.0	1.2350
Introduction of I.T has helped bank staffs to work better in a team than before the introduction of I.T.	60	1.00	4.00	1.9166	0.6455
The bank has since provided a better and wider range of banking services since the introduction of I.T.	60	1.00	4.00	1.3666	0.60141
The introduction of I.T in this bank has since attracted more customers to the bank.	60	1.00	4.00	2.266	0.6856
E- Banking facilities has reduced banking cost.	60	1.00	5.00	2.133	1.3777
I do think customers are satisfied with the bank services.	60	1.00	3.00	2.033	0.5430
Since the introduction of I.T, this bank has become more profitable.	60	1.00	3.00	1.4333	0.7456

Information and communication technology have really helped impacted banks Operation positively.	60	1.00	3.00	1.5	0.6764
ICT has impacted banks operation.	60	1.00	3.00	2.6333	0.6098
Valid N (list wise)	60				