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Research Article

Performance of Telangana Grameena Bank in Telangana

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ABSTRACT

Rural finance was realized that rural funding would provide security and credibility to the rural residents, who support financially unsubstantiated sources such as disabled people, landlords, and traders, but the farmers and small entrepreneurs are the lowest in the interest rate and the farmers. Due to the high level of the rainy season, rural people face the unexpected consequence of the crop. Rural banks have been financing for the vulnerable sections of society such as small farmers, rural craftsmen, small producers, and rural workers. Co-operatives and associations, primary credit societies, agriculture promoting and promoting banking facilities for marketing communities, semi urban, rural and different markets. Regional Rural Banks are helping rural people to get out of financial difficulties for rural people and to finance farming in India. The study concentrated on Telangana Grameena Bank is of utmost importance in Telangana state to provide financial support to agriculture and performance of the bank in various identified potential areas. This article seeks to analyze the financial performance of Telangana Grameena Bank in Telangana from 2005–2006 to 2013–2014. This study is based on secondary data collected from annual reports of DGB and RBI.

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INTRODUCTION

Regional Rural Banks (RRBs) functions like any other Scheduled Commercial Banks (SCBs) in the country. Brings in deposits and invest them as loan to the needy people in rural and backward areas, in turn, earn its profit for its survival. To have a long-term economic growth and development of the country, one of the booming sectors would be RRBs. Rural people in India such as small and marginal farmers, landless agricultural laborers, artisans and socially and economically backward castes and classes have been exploited in the name of credit facility by informal sectors. Credit needs of the rural masses in India are satisfied by the formal and informal financial institutions and agencies. The informal sector advances loans at very high rates of interest; the terms and conditions attached to such loans have given rise to an elaborate structure of intimidation of both economic and noneconomic conditions in the rural population of India. RRBs grant loans to small and marginal farmers, agricultural laborers, and rural artisans through financial institutions to the flexibility of the rural and suburban areas.

The rural people in India are unable to repay the credit amount due to high-interest rates lack convenient access to credit. Rural households need credit for investing in agriculture and smoothening out seasonal fluctuations in earnings. The RRBs have been growing in the importance of the development of rural areas and special institutions playing a catalyst role. They are playing a role in financing the weaker sections in the rural areas and also in inculcating banking habit among rural masses. RRBs are providing credit and other facilities, particularly to the small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs. Hence, the economy of the rural area is improved.

RRBs provide credit at lower rates and reasonable terms to rural households to save them from debt traps that are common in rural India. National Bank for Agriculture and Rural Development (NABARD) stands for NABARD is a development bank in the sector of RRBs in India. It invests rural crafts refer to the traditional crafts and other allied rural economic activities carried on, simply for everyday practical use, in the agricultural for rural development. A number of human resource development and Organizational Development Initiatives (ODI) were taken up by NABARD with funding support of the Swiss Development Corporation and with the tools of training and exposure visits, ODI, technology support, computerization and use of IT, system development, etc., for business development and productivity improvement.

RRBs were established with the following objectives in mind

- Taking the banking services are a step to awareness of credit access to the rural until now.
- Identify the financial need especially in rural areas.
- The rural people of society cannot access cheaper loans that are depending on the private money lenders.
- To enhance banking and financing facilities in backward or unbanked areas.
- Mobilize rural savings and channelize them for supporting productive activities in rural areas.
- To provide finance to the weaker sections of society such as small farmers, rural artisans, small producer, and rural laborers.
- To create a supplementary channel for the flow of the central money market to the rural areas through finance.
- To provide finance to cooperative societies, primary credit societies, and agricultural marketing societies.
- Generating employment opportunities in rural areas and bringing down the cost of providing credit to rural areas.
- Enhance and improve banking facilities to semi-urban, rural and another untapped market. With these objectives in mind, knowledge of the local language by the staff is an important qualification.

REVIEW OF LITERATURE

RRBs and micro-enterprises have been a research area to get a solution for the betterment of the livelihood of the rural masses, self-dependence, enhancement of the rural economy, and infrastructure. Micro enterprises, micro-financing, and SHG-Bank Linkage have been given a lot of emphasis by the Government of India in the past two decades. In this chapter, literature of the recent years on RRBs, Micro Enterprises and Telangana Grameena Bank (TGB) has been reviewed.

Prasad *et al.* (2015) Study About "Service quality in TGB. Service quality is the excellent strategy and plays a key role in the service sector in general and banking sector, in particular, to satisfy the customers' needs and retain them. The present study aims at assessing the service quality that delivered by the banks in rural areas, using Servqual model. Service quality should be used as a strategic tool to get a competitive advantage over the competitors. With the increasing levels of the globalization of the Indian banking industry and adoption of universal banks, the competition in the banking industry has intensified. The results of the analysis show that the customers rated the bank rated in between good and very good on all the five dimensions of service quality. The bank needs to be more responsive and train its staff how to show empathy to their customers. Still, proper attention is required to improve the service quality to retain the existing customers and to attract new customer.

Prasad *et al.* (2016) Published "Growth and Performance of TGB" since the inception, RRBs play a significant role in the development of rural areas in India by providing needed financial assistance to agriculture, trade, commerce, industry, and other productive activities in the rural areas. Credit and other financial facilities are extended particularly to small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs with a view to strengthening these activities in rural areas. TGB is one of the rural banks in Telangana state showing good performance in respect of deposits and advances, profitability and non-performing assets (NPAs) in the backward district of the state. The TGB expanded its branch network all over the rural areas of 5 districts in Telangana and performing well through its deposits and advances, in respect of NPAs and lending to priority sector. According to the profitability, the TGB, it may be said, is good and is growing at a healthy growth rate. It is found that there is a consistent improvement in all the key areas of the bank. After reviewing various literature, it is seen that lot of work has been done about RRBs, its performance, and the benefits derived. It is also noticed that agricultural sector has been the most benefited sector of RRB. Authors have studied on micro-enterprises and micro-financing growth and evolution, government policies, schemes, etc., there has been no study related to the actual impact of RRBs working on microenterprises.

Subbiah and Selvakumar (2006), in their research article "Consolidation: Future of RRBs" has discussed the recommendation of the merger of RRBs put forward by some study groups. They stated that today it is difficult to think of a merger of RRBs with public sector commercial banks. According to them, the RRBs are the best mode to serve the rural people. These could be consolidated without losing their basic objective. Therefor, it was suggested to amalgamate all RRBs in India and create a single superpower rural bank covering all parts of the country. They also suggested that given the existing legal position, an RRB can be merged with another RRB.

Kaye (2006),[33] attempted to make an appraisal of the credit needs of the rural people and the way RRB has been extending its service to meet the same. The study deals with the performance evaluation of Arunachal Pradesh Rural Bank for the economic development of the state of Arunachal Pradesh. Further, an attempt has also been made to study the growth and performance of SCB with special emphasis on RRBs in India of North-East Region.

Makandar *et al.* (2010) has made an analysis of profitability and productivity of RRBs in India. He observed that the financial sector reforms have brought about significant improvements in the financial strength and the competitiveness of the Indian banking system. Further, these financial reforms have provided the necessary platform for the banking sector to operate on the basis of operational flexibility and functional autonomy, thereby enhancing efficiency, productivity, and profitability.

Objective of the study

The objectives of the study are as follows:

- To study and analyze the coworking of NABARD and RRB in rural development.
- To analyze the performance of TGB with reference to microenterprises.
- To understand and critically evaluate the perception of rural microenterprises toward RRB.
- To analyze and provide strategies for improving the promotional strategies adopted by TGB in the up bring the microenterprises.
- To offer valid suggestions for the betterment of the TGB.

Research methodology

Research methodology decides the territory of the proposed study and gives information to the readers about the adopted process of analysis for the respective study. Another significant aspect is tools and techniques which are used for the study. Their search project will be based on a combination of both primary data and secondary data. It will involve carrying out interviews, a document search, and a far- reaching literature review. The project will be set within the context of academic literature, so the first step will involve a thorough review of the existing literature which can be found in the form of books, academic articles, journals and periodicals written by academics, journalists, authors, and experts. Their search method chosen for gathering primary data is interviewing.

Telangana grameena bank (TGB)

TGB came into operation with effect from 24.3.2006 on the amalgamation of four RRBs through Sri Saraswathi Grameena Bank, Adilabad, Sri Sathavahana Grameena Bank, Karimnagar, Sri Rama Grameena Bank, Nizamabad and Golkonda Grameena Bank, Ranga reddy districts. In northern districts of Telangana have 215 branches and the operation of the bank is restricted in this area.

Telangana Grameena Bank (TGB) was established in the name of Deccan Grameena Bank. The area of operation of the bank covers the districts of Adilabad, Karimnagar, Nizamabad, Hyderabad and Ranga Reddy districts of Telangana. The authorized share capital of the Bank is Rs. 5 crores. The paid-up capital is Rs. 4 crores which are contributed by Government of India, Sponsor Bank, i.e., State Bank of Hyderabad and Government of Telangana in the ratio of 50:35:15, respectively. The vision of TGB - To be the premier RRB in the state providing technologically advanced, committed and quality service in all spheres of banking and be the most trusted bank for rural development. The mission of TGB - Providing transparent and efficient Banking Services at a reasonable cost at the doorsteps of our customers by ensuring 100% financial inclusion, empowerment of rural customers, promote self help group (SHG) movement with special emphasis on women, and earn continuous profits by having a healthy business mix thus becoming a leading Bank in our area of operation.

The paid-up capital is Rs. 4 crores which are contributed by Government of India, Sponsor Ban State Bank of Hyderabad, and Government of Telangana in the ratio of 50:35:15, respectively.

Branch network

With a view to elongate banking accommodations to unbanked areas and making banking accommodations accessible to many people of our accommodation area, we have opened 33 branches during this financial year and reached a network for 363 branches as on 31.03.2016 and achieved the MoU target. In integration, we have 436 ultra-diminutive branches/customer accommodation points covering 1526 villages in our area of operation [Table 1].

The growth of Telangana Grameena Bank has grown in deposits from the year 2004 from Rs. 932.14 crores to Rs. 7036.09 crores in 2017 with average growth percentage working out to be 16.12%. Advances of the branch have reached 5057.69 showing a growth of 20.24%. Credit-deposit (CD) ratio is registering a growth of 3.55 average. However, there is a negative trend with reference to net NPA which is −21.51. It shows a positive loan recovery performance [Table 2]

Priority sector lending

Priority sector lending is primarily consist of lending to agricultural and allied industries, small-scale sectors, small business, and other small business such as road and transport services. Retail trade and loan to self-employed people, housing loans are non-farm sector loans.

From Table 3, it is seen that the farm sector has grown from 241.38 crores to 3620.08 crores, which is a very clear indication that a huge priority is given to agriculture and allied industries, registering an average percentage of 25.56%. The

Table 1: District wise branch network

District	Rural	Semi-Urban	Urban	Metro	Total
Adilabad	91	11	4	0	106
karimnagar	72	17	3	0	92
Nizamabad	51	12	3	0	66
Ranga reddy	43	23	20	0	86
Hyderabad	0	0	0	13	13
Total	257	63	30	13	363

Table 2: Analysis of deposits and advances of TGB

Deposits and advances of the Bank-TGB					
(Rs. In Crores)					
Sl. No	**Year**	**Deposits**	**Advances**	**CD ratio**	**Net NPA (%)**
1	2005	932.14	559.14	59.98	4.73
2	2006	1011.44	605.93	59.91	4.75
3	2007	1261.75	750.49	59.48	1.64
4	2008	1444.18	1001.41	69.34	0
5	2009	1790.43	1296.38	72.41	0
6	2010	2261.05	1610.78	71.24	0
7	2011	2600.94	1966.16	75.59	0
8	2012	2920.67	2362.37	80.88	1.70
9	2013	3444.92	2775.46	80.57	0.86
10	2014	4155.43	3531.10	84.98	0.42
11	2015	4890.33	4162.54	85.12	0.64
12	2016	5836.95	4560.27	78.13	0.97
13	2017	7036.09	5057.69	71.88	1.55
CACR (%)		16.12	20.24	3.55	−21.51

Source: Compiled from various annual reports of TGB. TGB: Telangana Grameena Bank, CD ratio: Credit-deposit ratio

Table 3: Priority sector lending by TGB(₹.In Crores)

Sl. No	Year	Farm-sector	Non-farm sector	Total	% of total advances
1	2005	241.38	135.79	377.17	67.46
2	2006	258.00	151.50	409.50	66.00
3	2007	295.59	224.94	520.54	69.36
4	2008	532.02	156.58	688.59	68.76
5	2009	760.93	156.02	916.98	70.73
6	2010	1006.95	263.13	1270.08	78.84
7	2011	1249.89	294.69	1544.58	78.56
8	2012	1517.70	340.03	1857.73	78.64
9	2013	1802.93	359.24	2162.17	77.90
10	2014	2351.31	464.50	2815.81	65.76
11	2015	2778.09	554.99	3333.08	65.81
12	2016	3209.44	650.73	3860.17	69.27
13	2017	3620.08	695.47	4315.55	70.45
CACR		25.56	13.09	22.27	

Source: Compiled from various annual reports of TGB. TGB: Telangana Grameena Bank

non-farm sector has grown 13.09% with an increase from 135.79 crores to 695.47 crores. This is a good figure as far as the non-farm sector which includes microenterprises and SHGs.

Performance analysis of telangana grameena bank

Financial analysis is a scientific tool. It has assumed an important role as a tool for appraising the real worth of an enterprise, its performance during a period of time and its pitfalls. Financial analysis is a vital apparatus for the interpretation of financial statements. It also helps to find out any cross-sectional and time series linkages between various ratios. Ratio-analysis is a concept or technique which is as old as accounting concept. Unlike in the past when security was considered to be sufficient consideration for banks and financial institutions to grant loans and advances; nowadays, the entire lending is need-based, and the emphasis is on the financial viability of a proposal and not only on security alone. Further, all business decision contains an element of risk. The risk is more in the case of decisions relating to credits. Ratio analysis and other quantitative techniques facilitate assessment of this risk. Ratio-analysis means the process of computing, determining and presenting the relationship of related items and groups of items of the financial statements. They provide in a summarized and concise form of a fairly good idea about the financial position of a unit. They are important tools for financial analysis. Lenders' need it for carrying out the following:

- Technical appraisal.
- Commercial appraisal.
- Financial appraisal.
- Economic appraisal.
- Management appraisal.

Ratio analysis is a tool which enables the banker or lender to arrive at the following factors:

- Liquidity position.
- Profitability.
- Solvency.
- Financial stability.
- Quality of the management.
- Safety and security of the loans and advances to be or already been provided.

The loan to deposit ratio is a commonly used statistics for assessing the bank liquidity. It is by dividing the banks' total loans by its deposits. An ideal CD ratio would be anywhere between 65 and 75%. A CD ratio of 70 means that out of every Rs. 100/- that a bank raise as deposit it lends Rs. 70. Rs. 24 is for Government Securities and 6 as CRR with RBI. Hence, R70 is the ideal ratio. RBI has pressed bank to reduce their incremental CD ratio. Incremental CD ratio can be reduced either by moderating credit expansion or increasing deposit growth or a combination of both. Ratio between credit and deposit reveals the possibilities of utilization of available deposits in the form of credit. The higher percentage or ratio of credit deposits shows more benefits to the society through the credit mechanization in the contest of rural area or it reveals how much the rural have helped the rural development through credit. The lesser percentage of ratios of credit deposit show its lesser benefits to the society. In the RRBs credit-deposit ratio is higher than the commercial banks. This difference is there because the RRBs are based not only on deposits but also on borrowing from their main object is to provide financial assistance in rural areas.

It is observed that in Telangana Grameena Bank, the CD ratio has been hidden from 2008 to 2010. However, it shoots up from 2001 to 2014. There has been a reduction from 85.12 to 78.13 in 2015–2016 which is a positive sign. However, bringing down to 70% should be the target which means moderating credit expansion [Table 4 and Figure 1].

Return on assets (ROA) is an indicator of how profitable a company is relative to its total asset. It shows how efficiently the asset is managed to generate earnings. Company's annual earnings are divided by its total assets to get ROA in percentage. ROA = net income/net assets. 1% of ROA of a bank shows huge profits.

The average ROI has been found to be 8.51 in Telangana Grameena Bank the peak of 9 in the year 2013–2014 and 2014–2015. In general, ROA <5% is seen as a weak bank. 5%–10% is satisfactory and above 10% is viewed as good. It can be said that Telangana Grameena Bank has a satisfactory RAO. ROA ultimately affects the survival of the bank. Profitable bank tends to have high-bank ratings and insolvent banks seem to have problems, generating profits. This ratio indicates management ability utilize the assets efficiently to create value for shareholders, maintain and improve capital soundness. It is an indicator of asset and liability skill of the management. There has to be a constant search for reducing asset cost and increasing income [Table 5 and Figure 2].

This refers to the quality of human capital. It is apparent that private banks and foreign bans enjoy higher profit per employee as compared to TGB. It has been empirically found that banks receiving high-efficiency scores are much more likely to survive than banks which have low scores. The average business per employee could be an indicator or employee's productivity. It is observed in the TGB data that profit per employee is gradually increasing each year showing a very positive trend. It is also obvious that in generating business per unit of employee cost, the nationalized bank and foreign banks improved their performance over the past few years of time [Table 6 and Figure 3].

Table 4: CD Ratio

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
78.13	85.12	84.98	80.57	80.88	75.59	71.24	72.41	69.34

CD ratio: Credit-deposit ratio

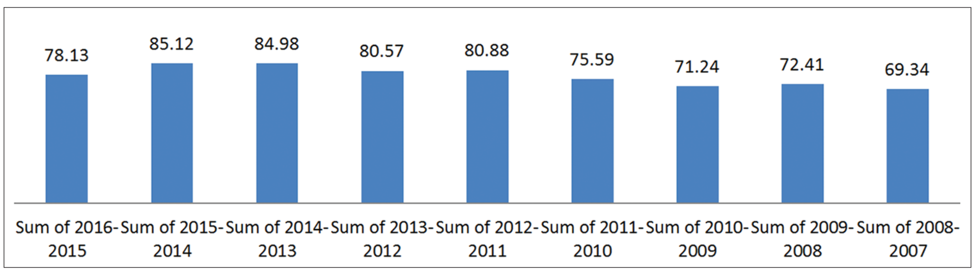

Figure 1: Credit-deposit ratio

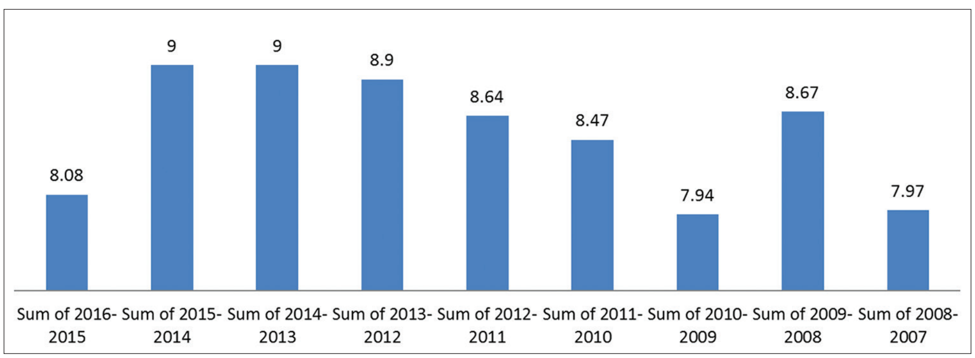

Figure 2: Return on assets

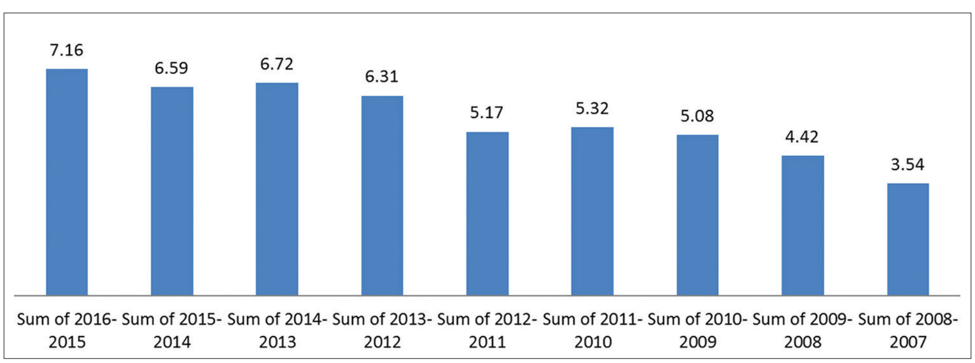

Figure 3: Profit per employee

The bank deposit consists of money placed into banking sector for safe keeping in terms of savings account, checking accounts, and money market accounts. The deposit is a liability owned by the ban to the depositor, and the word refers to this liability rather than to the actual funds that have been deposited. We see the deposits have been growing in a steady pace with reference to Telangana Grameena Bank with a peak of 23.42% in 2012–2013. Post-2012 there has been decreasing trend. However, post demonization growth has increased by 2% [Table 7 and Figure 4].

It is the extent to which principal and accrued interest on a debt installment that is in default can be recovered and expressed as a percentage of the instrument's face value. The recovery rate enables an estimate to be made of the loss that would arise in the event of default. Economic cycle, liquidity conditions, level of indebt ness and amount equity plays a key role in the recovery rate. Recovery in Telugana Grameena Bank is still more important as they are supposed to meet their social commitments too. Any delay in recovery hampers the recycling of funds and banks' ability to return the loans to higher financial institutions and genuine borrowers. Recovery percentage is averaging out to be 8.5, which is very low and shows low profit all through 10 years [Table 8 and Figure 5].

Bank borrowing is one where banks trust the borrower to repay funds plus interest for either a loan, credit card or line of credit at a later date. Bank credit is the total borrowing capacity banks provide to the borrower. We see for TGB the borrowing growth percentage has been fluctuating in the past 10 years. It has shown steep growth of almost double in the year 2007–2008. From 2008 to 2010, there has been steady growth with a steep increase in 2001. From 2012–2013 to 2013–2014, there has been drastic cut down in borrowing growth. From 2013 to 2014, there has been a spurt in growth to 3 fold times [Table 9 and Figure 6].

CONCLUSION

India is a country dependent on agriculture and allied work. The rural area is densely populated. Rural development

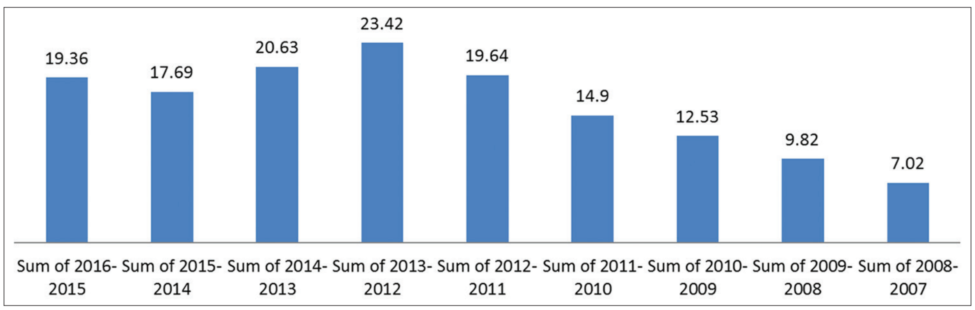

Figure 4: Deposit growth

Table 5: ROA %

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
8.08	9.00	9.00	8.90	8.64	8.47	7.94	8.67	7.97

ROA: Return on assets

Table 6: Profit per employee %

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
7.16	6.59	6.72	6.31	5.17	5.32	5.08	4.42	3.54

Table 7: Deposit growth

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
19.36	17.69	20.63	23.42	19.64	14.90	12.53	9.82	7.02

Table 8: Recovery %

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
8.08	9.0	9.0	8.9	8.64	8.47	7.94	8.67	7.97

Table 9: Borrowing growth

2016–2015	2015–2014	2014–2013	2013–2012	2012–2011	2011–2010	2010–2009	2009–2008	2008–2007
31.22	25.66	8.65	23.87	24.78	15.64	12.72	11.24	5.34

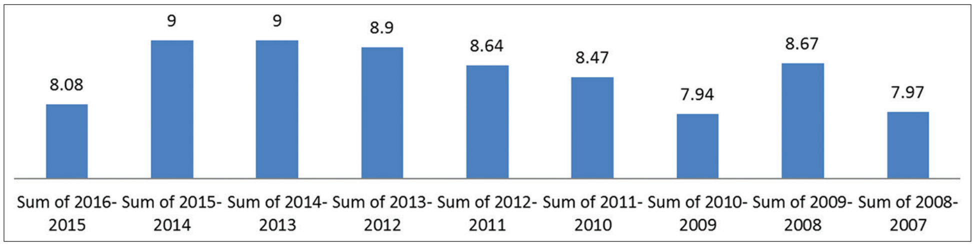

Figure 5: Recovery

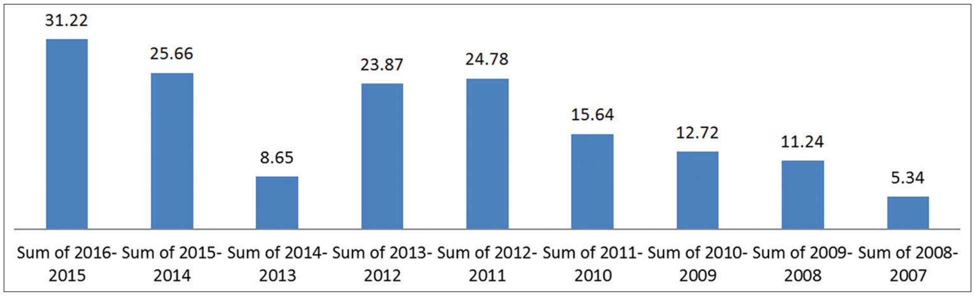

Figure 6: Borrowing growth

is a policy of the country has to be formulated to eradicate the poverty of the country. The Telangana Grameena Bank is one of the well-developed banks in Telangana State. The TGB expanded its branch network all over rural areas. Its performance on deposits and advances, in respect of NPA, lending to SHG and micro-financing all are good and is growing at a healthy growth rate. The overall performance of Telangana Grameena Bank has been found satisfactory except for the few areas of improvement.

Some of the Major Issues Pertaining to Flow of Credit to be Addressed

There is need to integrate the fragmented land. The facility online creation of charge on crop and land needs to be extended to take the project forward as envisaged. With reference to MSME, there is need for creation of a Central Registry by State Government for registration of charges of all banks and other lending, institutions in respect of all moveable and immovable properties of borrowers incorporated as proprietorship, partnership, cooperative society, trust, company or in any other form as per the directions of RBI. There is a requirement for improving the management of the information system. The lack of which is hampering the planning and making it difficult under various sub-sectors under Agriculture, allied activities, and the MSME sectors. TGB should work toward converting the accounts to debit cards. There is a need to increase the investment credit for spearheading capital formation in agriculture. Bridging critical infrastructure gaps under agriculture sector with special focus on projects which are in the tail end of completion. Bank should also work toward horizontal growth in credit. This can be achieved through formation and credit linkage of producer organizations and joint liability groups. Banks should also work toward supporting small and marginal farmers for receiving a remunerative price for their produce. Some of the suggestions can be scientific storage facilities and aggregation of farms.

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