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Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar

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Abstract- The banking regulations act of India, 1949 defined banking has "Acceptance for the purpose of lending or investment of deposits of money from the public, refund on demand or otherwise and withdraw able cheques, drafts order or otherwise", the major participating of the Indian financial system are commercial banks, the financial institution encompassing term lending institutions. Investments institution, specialised financial institution and the state level development banks, Non-banking financial (NBFC) and other market intermediaries such as the stock brokers and money lenders are among the oldest of the certain variants of NBFC and the oldest market participants. The FL's on the other hand are relatively new entities in the financial market place. In 1921, all presidency banks were amalgamated to from the establishment of reserve bank of India. It's involved in all type of commercial banking business excepting dealing in foreign exchange. Reserve bank of India act was passed in 1934 and RBI was founded as apex bank without major government ownership, the banking regulations act was passed in 1949, this regulation carried RBI under government control under the act, RBI got wide ranging powers for supervisions and control of banks. The act also vested licensing the powers and authority to conduct inspections.

I. INTRODUCTION

Internship is a system of arrangement, requiring a student to work is in organization for a specific period of time after completing requisite number of degree and post-graduate courses. Internship has certain specific objective such as to.

- Improve a report writing skill
- Apply management knowledge to practice
- Helps to develop plans includes long term and short-term plans along the financial detail
- To understand the functioning and working condition of the organization
- Selection of an bank for internship

The organization selected for working in internship project is DCC BANK main Branch nayakaman Bidar for fulfillment of requirement of MBA project in visvesvaraya technological university, belagavi. It is an opportunity to everyone MBA student for learns the practical aspects of the bank.

1.1 LOANS AND ADVANCES

A study of financial statement on LOANS AND ADVANCES for helpful in future days for working in the any kind of banks of other financial institutions and understanding of the financial statements of the banks accounting of bank balance sheet of loans and advances.

The loans and advances understanding the how to takes loans for agriculturalist and other self-help group people and big industries

Understanding of the bank percentage of depending loans for short term loans and long-term loans percentage and other requirement documentations reference and agreement of the loans and advances and rules and regulation of the district peoples.

Definition of 'Loans'
The term loans refer to the amount borrowed by one person from another. The amount is in the nature of loan and refers to the sum paid to the borrowers. Thus, from the view point of borrowers, it is borrowing and from the view point of bank it is a lending.

Advantages of loans and advances:
It takes a finance degree to know that the current economy is tough. Unemployment rates are still at an all-time high, and many corporations have gone insolvent, while others are barely hanging on by a thread. In fact, in today's ever changing and flexing economic climate, business loans are about only

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option small business owners have for obtaining cash to furthers their companies. With an efficient business loans, almost any enterprise can see immediate capital wisely.

Benefits:
Another benefit of receiving a business loans is that, if the loan is to a company entity, loan will not usually have to be refunded by the business holder if the company fails, In the events of failure, the business is settled, which helps pay back part (sometimes bill) of the reserves borrowed.

1.2 INDUSTRY PROFILE:

This co-operative society started since from 100 years ago, these societies are constituent of the Indian financial statement judge by the role given to them it is a fulfil their range and therefore the range of societies they operate of the co-operative. Movement originated within the west however they have assumed asian country seldom anyplace else in the world, there business it has increased in the urban area now a day and recent year generally due to quick increase in the number of primary co-operative society.

The co-operative society's inwards in launch in India of 20th century as authorized efforts to make a later type of institute based on principal of co-operative management, organization, fitting for problems peculiar to India condition these society's were conceive as substitute for cash lender. To provide timely and adequate short term and long term institution credit at cheap rules of interest. Within the formative stage co-operative societies rub on basis and their disposal activities were restricted to meeting to the credit demand of their member the idea of urban co-operative society was first spelt out Mehta Bansali committee 1939 which outline on urban co-operative society, provision of choice five(CCV) of society in regulation act 1949 as applicable to given duke of Edinburgh economy boom urban society in sector received to remainder boost at began diversifying its credit portfolio besides.

1.3 COMPANY PROFILE:

It was in the 1921 when some co-operative of Bidar district, having full faith in the philosophy of co-operation central facilities for all farmer, at that time bidar district was under the regime of NIZAM of Hyderabad state.

After re-organization of state the bank opened its first branch at Basavakalyan& than at aurad&Humanabad the activities of the bank have gradually increase therein which can be form statement branches covering all the revenue circle.

The RBI granted the license to only 3 DCC bank in Karnataka on the basis of their achievement. Bidar DCC bank in one among & its license no. RPCD BG 83.C dated 15 july 1998.

- The co-operative movement in the bidar district

The co-operative movement was started in the british period with an objective to encourage thrift, self-help& co-operation among agriculturalists, artisans & person of limited means. Commercial bank RRBS & co-operative institution in india have made considerable impact on economic in rural area by providing credit to farming and non-forming families but still large number of poor families in rural area depended on informal credit agencies due to non-availability of adequate & timely credit on account of unsuitable systems & procedure rigid rules & security oriented lending system of banks. This is more so in the case of co-operative credit institution having centralized lending processes. Mostly land credit to those families. Having lands or other securities.

To overcome these problem & with a view to help families, some co-operator of bidar district who had faith in the co-operation philosophy, started district central co-operative bank.

II. THEORETICAL BACKGROUND OF THE STUDY

Definition of 'Loans'
The act of giving money, property or other material goods to another party in exchange for future repayment of the principal along with interest or other finance charges.

Definition of 'Advance'
The maximum percentage of the value of a collateral that a lender is willing to extend for a loan. The

advance rate helps a borrower determine what kind of collateral to bring to the table in order to secure the desired loan amount, and helps minimize a lender's loss exposure when accepting collateral that can fluctuate in value.

Banking system occupied an imported place in a nation's economy. Banking intuitions are indispensable in a modern society. It plays role in the economic development of a country and forms the money market in an advanced country.

The development of 'banking' is evolutionary in nature. Theories no single answer to the question of what is banking. Because a bank performs a multitude of functions and services which cannot be comprehended into a single definition. For a conman man, a bank means a store house of money, for a business it is an institution of financial and for a worker it may be a depository for his savings.

TYPES OF LOANS:

- SHORT-TERM LOANS:

In the case of loans given to members of societies for seasonal agriculture operation, the period of repayment shall be limited to marketing of the crops subject to maximum on year. In case of short-term loans givens to member of societies for other purpose approved by the register the period of repayment shall not exceed one year.

- MEDIUM-TERM LOANS:

In the case of midterm loans, the period shall not exceed three years provident that the period of loans may be enhanced in respect of government's loans from NABARD or other agency analysed through the bank for specific purpose as may be communicate by the financing agencies or the register of co-operative societies from time to time.

LOAN-TERM LOANS:

In this case the period of loans shall be 9 to 15 years for the approved schemes of NABARD/MCD/IDBI or other agencies as per their conditions stipulated from time to time.

It may be explained in brief, as "banking is what a bank does" but it is not clear enough to understand the subject in full. the oxford dictionary defines a bank as "an establishment for the custody of money which pays out on a customer's order." But this definition is not also enough it considers the DCC bank loans and advance payment let us briefly trace the evolution of banking.

III. RESEARCH DESIGN

3.1 STATEMENT OF THE PROBLEM

- To find out the need of the customer and advanced communicated the strategy to level the economy in the society.
- How the products are facilitating the customer.
- To find out that what is speaker way for offered advance product.

3.2 NEED FOR THE STUDY:

- The education has great signification and provides will benefits to various students who have work hardly or directly indirectly interact with banks
- It is a beneficial to management of the banks or companies by providing crystal clear pictures
- Regarding important aspects like profit and losses of bank balance sheet and Profitability
- The study is also beneficial to employees and offers motivations by showing how activity they Are contributing for company profit
- The depositors who are interested in depositing money for choose banks expected of the interest depending one bank percentage will also get a beneficial by going through to study and can easily take a decision whether invest or not to invest in the money for bank.

3.3 OBJECTIVE OF THE STUDY:

- To know about the working of the bank.
- To study the loans & advances in DCC Bank.
- To study the match difference between the five years. And three years
- To study the loans and advances profit, deposits, and advances, (SHG) members And working in capital share capital of the DCC bank. To identified the NABARD sanctioned short-term and medium–term loans.
- To know the borrowing of the DCC Bank.
- To know the statutory and other reserve.

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3.4 SCOPE OF THE STUDY:

- The scope the study concerned with to the DCC BANK.
- The present study "ANALYSIS ON LOANS AND ADVANCES" is empirical and description in nature.
- The study title is loans and advances on main branch DCC Bank bidar. Based on the data and information given by the DCC Bank.
- The study is limited only to DCC bank Bidar branch and considered only that branch activities.

3.5 RESEARCH METHODOLOGY:

Data collection is a most important aspect of any research the complete result depends on the data collected and information processed later. The methodology adopted by me to collect the data is through primary and secondary data, will be helpful for final interpretation.

Primary data

Primary data was firstly collected data from annual report of the banks and register for investors. To gain more about the loans and advances rules and regulation and methods and other more information, discussion were had with the officials which provides helpful data collection, books and general banking information annual report, etc

Secondary data

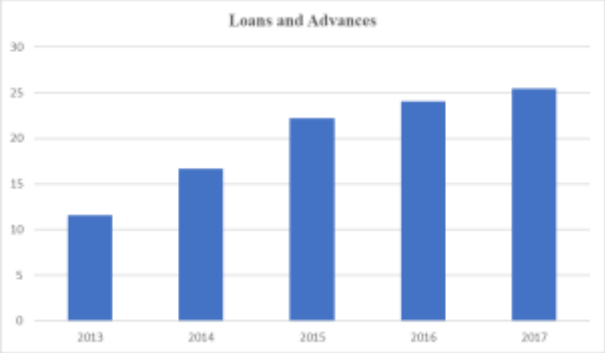
Secondary data based on the loans and advances were prepare, to know the financial position different rate of interest based on loans imported finding were noted. The information is collected through secondary sources during the project. That information was utilized for calculating performance of based on the interest rate interpenetration were made.

IV. ANALYSIS AND INTERPRETATION OF THE DATA

1. Loans and advances outstanding analysis

(Rs in lacks)

Year	Amount	Differences	Percentage %
2013	87971.17	---	11.55%
2014	127139.69	39,167.98	16.70%
2015	168951.09	4,18,11.4	22.19%
2016	18311.13	14,164.04	24.06%
2017	193893.45	10,778.32	25.47%
Total	76,107,1.07		100%



INTERPRETATION:

The data analysis from the diagram it is analysis that the loans and advances outstanding differences amount is

2013-2014 39,167.98 2014-2015 4,18,11.4 2015-2016 4,164.04 2016-2017 10,778.32 (Rs in lacks)

2. Paid up share capital of the DCC Bank of six years calculation

(Rs in lacks)

Year	Amount	Differences	Percentage%
2013	5017.73	---	12.7%
2014	6164.72	1146.99	15.61%
2015	8615.03	2450.31	21.81%

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2016	9544.75	929.72	24.17%
2017	10144.71	599.96	25.6%
Total	39,486.94		100%

Interpretation:

From the above diagram, it is analyzed that the loans and advances outstanding difference amount is
2013-2014 1146.99 2014-2015 2450.31
2015-2016 929.72 2016-2017 599.96
(Rs in Lacks)

3. Net profit of the DCC bank for the five years

(Rs in lacks)

Year	Amount	Differences	Percentage %
2013	442.46	----	16.04%
2014	513.35	708.9	18.62%
2015	555.33	41.98	20.14%
2016	598.03	42.7	21.69%
2017	647.75	49.72	23.49%
total	2756.92		100%

Interpretation:
From the above diagram, it is analyzed that the net profit of the DCC bank for the five years difference amount between each two year.
2013-2014 708.9 2014-2015 41.98
2015-2016 42.7 2016-2017 49.72 (Rs in lacks)

4. Borrowing of DCC bank

(RS in lacks)

Year	Amount	Difference	Percentage %
2013	53,501.78	---	13.27%
2014	62,17,4.15	8,672.37	15.42%
2015	91,14,9.79	28,97,5.64	22.61%
2016	93,49,5.04	2,345.25	23.19%
2017	10,275,5.48	9,260.44	25.49%
Total	40,304,9.24		100%

Interpretation:
From the above diagram it is analyzed that the borrowers of the DCC bank for five years the difference amount of each showing the performance.
2013-2014 8,672.37 2014-2015 28,97,5.64
2015-2016 345.25 2016-2017 9,260.44 (Rs in loans)

5. Working capital of DCC bank the five years calculated

(Rs in lacks)

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Years	Amount	Difference	Percentage%
2013	1,51,152.45	---	14.37%
2014	1,74,717.26	23,564.81	16.61%
2015	2,22,938.10	48,220.84	21.19%
2016	2,39,468.91	16,530.81	22.76%
2017	2,63,433.23	23,964.32	25.04%
Total	1,051,709.95		100%

Interpretation:
From the above diagram, it is analysed that the working capital of DCC bank for the showing of five years performance for two years difference amount.
2013-2014 23,546.81 2014-2015 48,220.84
2015-2016 16,530.81 2016-2017 23,964.32 (Rs in lacks)

6. Self Help Group of the DCC bank

(Rs in lacks)

Year	Amount	Differences	percentage %
2013	1,976,9	---	17.71%
2014	2,109,2	1,323	18.90%
2015	2,241,9	1,37.7	20.09%
2016	2,362,0	1,201	21.16%
2017	4,467,4	1,054	22.11%
Total	111,574		100%

Interpretation:
From the above diagram it is analysis that the (SHA) Self Group of the DCC bank the year wise performance will de increases for more useful in rural and villages for 15 to 20 members are join in the group. For 2012 performance in 17.71% but 2016 performance 22.11%
2013-2014 1,323 2014-2015 1,32.7
2015-2016 1,201 2016-2017 1,054

7. Statutory and other reserves for the DCC bank for the five years calculations

(Rs in lacks)

Year	Amount	Differences	Percentage %
2013	9,283.25	---	13.54%
2014	10,376026	1,138.01	15.21%
2015	1,118,7.01	8,10.75	16.40%
2016	13,507,03	2,320.02	19.80%
2017	23,894.76	10,387.73	35.03%
Total	68,203.31		100%

Interpretation:
From the above diagram, it is analysed that the statutory and other reserve for the DCC bank 2012-

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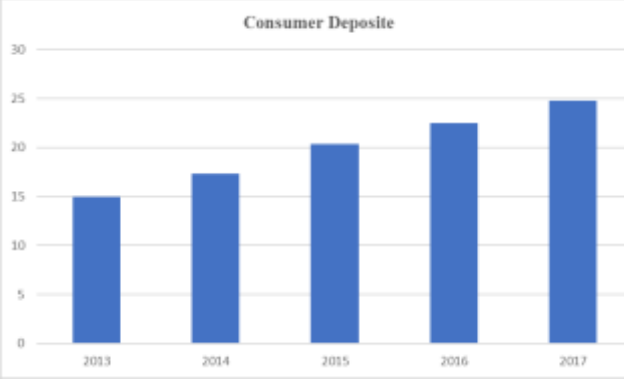
2016 calculation for each year difference amount calculated
2013-2014 Rs 1,138.01 2014-2015 RRs. 10.75
2015-2016 Rs 2,320.02 and 2016-2017 Rs. 10,387.73 in lacks

8. Consumer Deposits of the DCC bank Analysis

(Rs in lacks)

Year	Amount	Differences	Percentage %
2013	79,187.81	---	14.93%
2014	91,992.08	12,804.27	17.34%
2015	10,792,2.25	15,935.17	20.35%
2016	11,947,0	11,544.66	22.53%
2017	13,165,6.57	12,185.66	24.82%
Total	530,233.62		100%



Interpretation:
From the above diagram it is analysed that the consumers deposits of the DCC bank difference amount is
2013-2014 Rs 12,804.274 2014-2015 Rs 15,934.17
2015-2016 Rs 11,544.66 2016-2017 Rs 12,185.66
(Rs in lack's)

9. Investment in DCC bank

(Rs in lacks)

Year	Amount	Differences	Percentages %
2013	36,327.25	-----	17,745%
2014	35,467.05	860.2	17.32%
2015	38,540.31	3,073.26	18.82%
2016	43,753.64	5,213.33	21.37%
2017	50,592.04	6,838.4	24.71%
Total	204,680.29		100%

Interpretation:
From the above diagram it is analysed that the investments in DCC bank for five years showing the each two years difference amount.
2013-2014 Rs 860.2 2014-2015 Rs 3,073.26
2015-2016 Rs 5,213.33 & 2016-2017 Rs 6,838.4 (Rs in lack's)

The NABARD is to sanction the loan of short term, & medium-term loan

10. NABARD sanctioned for short-term loans

(Rs in lacks)

Year	Amount	Differences	Percentage %
2014-2015	62,213.57	----	33.25%
2015-2016	55,635.64	6,577.93	29.73%
2016-2017	69,241.00	13,605.36	37.0%
Total	187,090.21		100%

Interpretation:

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From the above diagram it is analysed NABARD sanctioned agriculture loans for the short-term loans for the development of the agriculture field.

For three years performance 2014-2017. 2014-2016 difference amount 6,577.93 and 2016-2017 difference amount 13,605.36

11. NABARD sanctioned Medium-term loans

(Rs in lacks)

year	Amount	Differences	Percentage %
2014-2015	26,472.22	----	35.0%
2015-2016	23,933.47	2,538.76	31.73%
2016-2017	25,014.48	1,081.01	33.16%
Total	75420.17		100%

Interpretation:
From the above diagram, it is anlysed that NABARD sanctioned of the medium-term loans for the three years performance. And 2015-2016 difference amount is 2,538.76 and 2016-2017 difference amount is 1,081.01 4.8Medium term agricultural loans of the detail of advances made for agricultural operation during the year 2013-2014, 2014-2015, 2015-2016 as given below (Rs in lacks)

V. FINDINGS

- Advances through the learning period. This has improved the risk to risk to get more profitability.
- The importance are a loans & advances is increased in rate at the trend this loan controls the banks in better performance.
- Unsecured loans have also been increase in at a better rate this has ecormous increase the risk of the bank since there is no security.
- Loans protected by govt or bank securities is increasing during the study period this is a protected investment which prevents the bank from untoward events.
- Bank loan outside India is increasing regularly with moderate fluctuation. This increases the risks in term of country forex risk.

VI. SUGGESTIONS

- DCC Bank accepted only print media for advertisement; it should go for television Advertisement for generating responsiveness between rate.
- Bank should capture the competitors (like SBM, SBH, SBI etc) marketed by coming out with better service and offers
- The bank should approve the online facility to the new and old customer
- Many of the employees/customer need ATM facilities in the bank.
- So the bank should provide it shortly.
- Biometrics should be introduced.
- Usage of new knowledge on increased scale.
- Control on NPA's to be continued.
- Simply & explain the loan sanction procedure.

Bank can tie up with education institution for growing teaching loan segment. Because bidar has lot of education institution, catering education wants medicine, PG courses for MBA, MSc, etc and engineering management,

CONCLUSION

Such has loans and advances as are granted by banking company to its whole-time director for the purpose of purchasing furniture, car, personal computer or constrictions / acquiring house for personal use, festival advance with the prior approval of RBI and on such term & conditions as may be stipulated by it IDBI (industrial Development Bank of India) as bank quit often deal with private company's disclosure requirements for such companies above a explicit income may be made like to those for registered

company's viz. Joined balance sheet; segmental reportage etc. information on large shareholding also will be useful. The company has made loans and investments or given promises or providing safeties to other business objects as detailed in annexure. And has complied with the provisions of the companies act, 1956. Loan application forms in respect of all categories of loans irrespective of the amount of loan sought by the borrower should be comprehensive. With a view to bringing in fairness and transparency, bank are advised that they must transparently disclose to the borrower all information about fees/ charges payable for processing the loan application, the amount of fees refundable if loan amount is not sanctioned / disbursed, pre-payments options and charges, if any, penalty for delayed repayments if any, conversion charges for switching loan from fixed to floating rates or vice versa, existence of any interest of the borrower. Such information should also be displayed on the website of the banks for all categories of loan products.

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