SCOPE FOR FINANCIAL INCLUSION: ROLE OF URBAN CO-OPERATIVE BANKS AND NON AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES IN WEST BENGAL

MAJOR RESEARCH PROJECT SUBMITTED TO UNVERSITY GRANTS COMMISSION (UGC)

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PREFACE

This is my proud privilege of expressing my deepest sense of gratitude and indebtedness to the University Grants Commission (UGC). It would have been impossible for me to complete the research project without their funding and inspiration.

The present Major Research Project is concerned with the "Scope for financial inclusion: role of urban co-operative banks and non agricultural co-operative credit societies in West Bengal". In the present research project an honest endeavor has been made to study the causes of financial exclusion and to assess the role of urban co-operative banks and non-agricultural co-operative credit societies of West Bengal in the area of financial inclusion and to design strategies for ensuring financial inclusion of the poor and disadvantaged people. In the discussion it has been stated that the objective of the study is to assess the extent of financial exclusion in the state of West Bengal and to judge whether urban co-operative banks as well as non-agricultural co-operative credit societies have taken initiative to bring the large strata of the society within the scope of the banking system and to offer some meaningful suggestions for improving the efficiency and effectiveness of these co-operative banks and credit societies concerning financial inclusion.

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Chapter I

Introduction

The average rate of growth of our country during the last five years has been 8.5 per cent. We are now moving towards the promised position of an economic super power but the reality of the flipside is stark. In the beginning of the year 2010-11 the rate of economic growth was 7.8 per cent which was reduced to 6.9 per cent at the end of the year. But the question is whether all sections of the society are really benefitted from this so called growth process. But the true picture is what we still see after 66 years of independence that the gap between the have and have not has increased so vastly that the richer have become richer and on the other hand, the poor are just getting poorer. The real benefits of the economic reforms or fruit of development have not been percolated to the lowest strata of society. India, after all these years of economic reforms, is now at the crossroads. While one road leads India to economic prosperity and glory, the other road leads it to economic inequality and social disparity. So let us go for inclusive growth. Now, we need to translate growth into poverty reducing growth, a process of growth to which poor can contribute and from which poor can also benefit immensely. Inclusive growth attempts to bridge the various divides in an economy and society, between the rich and the poor, rural and urban populace and between one region and another. Inclusiveness- a concept that encompasses equity, equality of opportunity and protection in market and employment transitions, is an essential ingredient of any successful growth strategy. In general, inclusive growth means including all sections of the population in the growth process. It basically means broad based growth, shared growth and pro-poor growth. Financial inclusion has a positive role for achieving inclusive growth, which itself is required for ensuring overall sustainable growth of a country. Financial Inclusion is the buzzword today not only in India but also throughout the world. It is indispensable for the strength and development of any country, more so far developing countries like India with large section of population in the unorganized sector. Financial Inclusion does not mean mere opening of savings banks account but signify creation of awareness about the financial products, education and advice on money management, altering debt counseling etc. by banks. Every efficient society should ensure easy access to public goods, so banks should aim at providing banking and payment services to the entire

population. But this daunting task, which requires appropriate strategy, and initiatives to bring the excluded into formal financial system, develop products to suits their needs and to educate them on finance so that they can take informed decision. The objective of financial inclusion is to extend the scope of activities of the organized financial system to include, within its ambit, people with low incomes. Several services are indicator for Financial Inclusion. These services are:

- A no-frill banking account for depositing and receiving payment,
- A savings product suited to the pattern of cash flows of a poor household,
- Money transfer facility,
- Small loans and overdrafts for productive, personal and other purposes,
- Micro insurance (life and non-life),
- Micro pension.

Financial Exclusion-Concept

Financial exclusion is becoming more visible than inclusion. Now, in order to have fuller meaning of financial inclusion, it is pertinent to know the nature and causes of financial exclusion. It is the way by which individuals are unable to access mainstream financial providers. The financially excluded sections largely comprise marginal farmers, landless labourers, oral lessees, self- employed and enterprises in the unorganised sector, urban slum dwellers, migrants, ethnic minorities, senior citizens and women. No bank account, no savings, no insurance, no affordable credit and no financial education are considered as the indicators of financial exclusion. Financial exclusion can be thought of in two different ways, one is exclusion from the payment system in the absence of a bank account. The second type of exclusion is from formal credit markets, which drives the excluded towards informal and exploitative markets. The excluded population has to rely on informal sector (i.e. money lenders) for available finance at a comparatively higher rate. This lead to vicious cycles, because a major portion of earnings is paid to the money lenders, thereby the person can never come out of poverty. Financial exclusion forms part of a much wider social exclusion, faced by some groups who lack access to quality essential services such as jobs, housing, education or health care. Societal causes such as ageing combined with the technological gap increase financial exclusion.

Underpinning financial exclusion are problems of poverty, ignorance and environment:

➤ Poverty: being on a low income, especially out of work and on benefits.

➤ Ignorance: low levels of awareness and understanding of products caused by lack of appropriate marketing or low level of financial literacy.

➤ Environment: lack of access to financial services caused by several factors, including (i) geographical access to bank branches or remote banking facilities, (ii) affordability of products such as insurance, where premiums often price out those living in the most deprived and risky areas,(iii) suitability of products like current accounts, which offer an overdraft and an easy route to debt, and (iv) cultural and psychological barriers, such as language,caste,suspicion or fear of financial institutions.

Therefore, reasons for Financial Exclusion can be explained from the view point of demand side as well as supply side, as under:

➤ From the demand side.

- Hilly sparsely populated areas with poor infrastructure.
- Physical access itself acts as a deterrent. Lack of awareness.
- Low income.
- Nil or low savings.
- Lack of assets.
- Unemployment.
- Poor financial habits.
- Feeling of being excluded.
- Availability of alternative products and suppliers.
- Lack of PC/Internet access.
- Psychological / Disability issues (fear of banks / failure).
- Illiteracy acts as barriers.

➤ From the supply side:

- Distance from branch.
- Branch timings.

- Documentation and procedure.
- Unsuitable products.
- Language.

In addition of these, staff attitudes are common reasons for exclusion. All these result in higher costs apart from procedure. The requirements of independent documentary proof of identity and address can be a very important barrier in having a bank account especially for migrants and slum dwellers.

Financial Inclusion-Meaning

The term financial inclusion is perceived in different ways under different contexts. One view is that only access to credit should be treated as financial inclusion, whereas the other view includes all the services extended by the financial institutions. The broader definition of financial inclusion seems more appropriate. Financial inclusion may take different form based on our inability to provide following products and services to a vast section of our society:

(i) Savings account,

(ii) Financial advice (financial counseling and investment advise),

(iii) Appropriate credit (fixed term loan, major credit cards),

(iv) Insurance (by home contents or TPP for motor vehicles),

(v) Home equity or mortgage loan,

(vi) Superannuation,

(vii) Community enterprise financial support,

Stephen P.Sinclair describes that financial exclusion means the inability to access necessary financial services in an appropriate form. Exclusion can come about as a result of problems with access, conditions, prices, marketing or self-exclusion in response to negative experiences or perceptions[2].

Asian Development Bank (ADB2000) defines financial inclusion as provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low income households and their micro enterprises.

According to Treasury Committee, House of Commons, UK (2004) the ability of individuals to access appropriate financial products and services is considered as financial inclusion.

United Nations focuses the concept of financial inclusion in the following way: "A financial sector that provides 'access' to credit for all 'bankable' people and firms, to insurance for all insurable people and firms and to savings and payments services for everyone. Inclusive finance does not require that everyone who is eligible should use each of the services, but they should be able to choose to use them if desired."

C. Rangarajan Committee on Financial Inclusion defines financial inclusion as follows:"Financial inclusion is the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost." Financial services refer to a whole range of services offered by the financial intermediaries who act as the intermediaries between the surplus spending units and deficit spending units. Banks, insurance companies, mutual funds, non banking finance companies and post office are example of such financial intermediaries. But as banks are the gateway to the most basic forms of financial services, banking inclusion/exclusion is often used as analogous to financial inclusion/exclusion.

So, it can be said that financial inclusion is the delivery of banking services at an affordable cost to the vast sections of disadvantaged and low-income groups. It is the affordable financial services, viz. access to payments and remittance facilities, savings, loans and insurance services provided by the formal financial system to those who tend to be excluded. Financial Inclusion in the dream of taking banking to the doorsteps of customers in remote areas can be realized by taking various initiatives. In a country like India financial inclusion delivers not only from reason of social inclusion but also on economic grounds. The low level of financial inclusion is generally considered as the outcome of poverty, ignorance and environment factors and is mostly related to lack of appropriate financial services for those that are traditionally excluded from financial instruments. Strengthening financial institutions, increasing their outreach and ensuring efficient payment system covering maximum possible population in a region can provide necessary inputs to growth. Financial inclusion is conceived as a major driving force to achieve self-sustained inclusive growth.

Extent of Financial Exclusion

Despite the wide network of bank branches spread across the length and breadth of the country, banking has still not reached a large section of the population. The bare reality is that most poor people in the country still lack access to sustainable financial services, be it savings, credit or insurance. The crucial challenge before us is to explore the constraints that exclude people from full participation in the financial sector. In Indian sphere, attempts like establishment of Regional Rural Bank (RRB) in 1975, expansion of commercial bank branches with an emphasis on rural areas were made. On the other hand, we can see revamping of co-operative banking structure, directed credit policy like priority sector lending and recent emphasis on micro- finance by National Bank for Agricultural and Rural Development (NABARD). Furthermore, Kisan Credit Card Scheme introduced in 1998 and Swarnajayanti Gram Sworozgar Yojana (SGSY) scheme for providing subsidised finance are some of the measures initiated to achieve financial inclusion in the truest sense. So, it can be said that indirectly financial inclusion of low income people in terms of credit accounts has taken place through various government sponsored credit schemes like SFDA/MFDA in early 1970's, IRDP since 1978 to 1999 and SGSY since 1999.The Kisan Credit Card is another big success in linking farmers with banks. Artisan Card and General Purpose Credit Card are the other two schemes to link low income people with banks. One common weakness of these credit schemes has been the absence of saving/current account in general and taking a loan from banks has been one lifetime event for majority of such borrowers. So, it is doubtful whether such onetime credit contract with banks can really be termed as financial inclusion as it does not lead to an economic inclusion on substantial basis. On the other hand, in very recently projects like Pradhan Mantri Gram Sadak Yojana(PMGSY) and National Rural Employment Guarantee Scheme(NREGS) have played their respective role in bringing economic enablement and empowerment to the people at the grassroots. NREGS has enabled people to get employment and guaranteed wages which are getting directly transferred to their bank accounts. But despite all the integrated efforts of the Indian Government, financial inclusion and an even and uniform financial access is a distant dream. It is found that in spite of the phenomenal increase in the outreach of formal credit institutions in the past decades, the poor still continue to depend on informal sources of credit. The proportion of rural residents who lack access to bank account is nearly **40 per cent[**],** and rises to over three-fifths in the eastern and north-eastern regions of India. National Sample

Survey Organisation (NSSO) portrays a dismal picture relating to overall financial inclusion in India. It reveals that 45.9 million farmer households in the country, i.e., 51.4 per cent of 89.3 million total households do not access credit either from institutional or non- institutional sources. Of the population in the income bracket of less than Rs. 50,000 per annum, only 13 per cent avail loans from banks. The number of rural bank branches is only 31727 as against more than 600000 villages in the country, which means only 5.2 per cent villages have a bank branch. The number of ATMs is 44857 with a majority of them being in metros and urban centres.There are 403 million mobile phone consumers (as on 30 [th] April, 2009) but 187 million of them have no bank account. There are over 33.03 million no-fills accounts, but less than 11 per cent of them are active. According to C Rangarajan Committee on Financial inclusion, 73 per cent of Indian households are not indebted to formal sources and farm households is especially high at 95.91% ,81.26% and 77.59% in the North Eastern, Eastern and Central regions respectively. Apart from the fact that exclusion in general is large, it is also varies widely across regions, social groups and asset holdings which is quite evident from the following:

Table 1.1
State Wise Financial Exclusion

Extent of Financial Exclusion	States
>75 per cent	Meghalaya, Arunachal Pradesh, Mizoram, Manipur, Assam, Uttaranchal and Jharkhand
51-75 per cent	Bihar, Orissa, Chattisgarh, Himachal Pradesh, Jammu and Kashmir, Uttar Pradesh, Nagaland, Tripura and Sikkim
25-50 per cent	Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Tamil Nadu, West Bengal and Rajasthan
<25 per cent	Andhra Pradesh, Delhi, Goa and Pondicherry

Table 1.2
Farmer's Size wise Financial Exclusion

Size of Farmers	Extent of Financial Exclusion
Medium Farmers:	34.90 %
Semi-medium Farmers:	41.80%
Large Farmers:	33.00%

(Source: Committee on Financial Inclusion, 2008)

Table 1.3
Social Group Wise Financial Inclusion

Social Group	Percentage Excluded
Scheduled Tribes	49.77
Other Backward Castes	63.68
Others	48.58

(*Source: Committee on Financial Inclusion, 2008)*

The extent of financial exclusion become clear from these figures: only 40 per cent of the people have a check- in account, 20 per cent have taken life insurance products, only 2 per cent have access to credit cards. In the first ever Index of Financial Inclusion to find out the extent of reach of banking services among 100 countries India has been ranked 50 .Only 34 per cent Indian individuals have access to or receive banking services. In this context, the concept of financial inclusion has become so demanding. So financial inclusion prima facia needs to be viewed as "money at the bottom of the pyramid. Furthermore, National Payments Corporation depicts some important data concerning mobile phone user and bank accounts holder, viz:

Table 1.4
Mobile User and Bank Accounts Holder

Population in India	120 crore
Mobile Phone User	55 crore
Bank Accounts Holder	45 crore
Bank accounts linked with Mobile	6.7 crore

(*Source: National Payments Corporation, as mentioned in Ai Samay News Paper, 14-02-2014)*

Significance of the Study

We know that the Indian banking industry has been playing a pivotal role in the development process for years together. This sector has shown tremendous growth in volume and complexity during the last few decades. This industry has one of the most impressive branch networks, comprising about more than 86,000 branches of scheduled commercial banks and over 1, 00,000 co-operative credit outlets in rural and urban areas. It has been observed that there is a credit outlet for every 15,000 population on an average. Despite the sizeable increase in the number of bank branches, a significant portion of the households still remain outside the coverage of formal banking system. The bare reality is that the significant portion of population

in the country still lack access to substantial financial services, be it savings, credit or insurances.

The real picture is that in spite of the phenomenal increase in the outreach of formal credit institutions in the past decades, the poor still continue to depend on informal sources of credit. The reason is that the institutions face difficulties in dealing effectively with a large number of small borrowers whose credit needs are small and frequent and their ability to offer collateral is limited. Now, here it is pertinent to mention that the poor, in general have not been welcomed to the banking fold by the banks and financial institutions with a misconception that they are not bankable and there is no business opportunity in offering services to the under-privileged and poor people in the semi-urban, rural and slum-dwellers in the metropolitan cities. Banks and financial institutions had been till recent times financially excluding these people on the pretext that:

➢ They have no or few assets,
➢ They have nothing to offer as collateral,
➢ They have no business experiences,
➢ They cannot be trained for availing financial services,
➢ They have no credit history, and
➢ They cannot understand the nuances of banking due to illiteracy or less education.

So the asset less people cannot repay the loan,   this unrealistic idea of the bankers has deprived the poor people from getting loans for income generating purpose.   Given the belief that Credit is a Human Right as advocated by Nobel Laureate   Professor Muhammad Yunus, and the poor can overcome poverty by generating their own employment and income, we have to develop a financial system which takes care of the needs of the poor on an urgent basis. Access to affordable financial services, especially credit and insurance, enlarges livelihood opportunities and empowers the poor to take charge of their lives. Such empowerment aids social growth and sustainable growth of the economy. Today, we need to realise that financial inclusion is critical for achieving inclusive growth in the country. To achieve that, we have to expand our scope of financial inclusion initiatives to reach out to people at the grass-root level. Generally, we associate the term financial inclusion with our initiatives of bringing poor people in the rural areas into the banking fold. But at the same time, there are still a large number of people in the

urban area who are financially excluded. They have the need for availing the various types of banking services, especially the savings and money remittance services. This section of financially excluded people in the urban areas provides a good opportunity for the urban co-operative banks to step in and fill this void. They have traditionally played an important role in mobilising resources from lower and middle-income groups and in providing direct finance to small entrepreneurs and traders. UCBs, with their deep-rooted connections with specific communities, can easily inspire the trust of small savers and borrowers. At the same time, the non agricultural co-operative credit societies can also play a significant role in ensuring savings habit and mobilishing rural economy. By being local in nature and intricately interwoven with the local community, these institutions have a clear advantage over commercial banks. It is easier for the urban co-operative banks and non agricultural co-operative credit societies to break the psychological barrier that proves prohibitive in the last mile of financial inclusion – create trust for the bank among its target community and bring customers within its fold. These co-operative institutions take active part in local communities and local development with a stronger commitment and social responsibilities. These are the best vehicles for taking banking to the doorsteps of common men, unbanked people in urban and semi- urban areas in particular. This is a challenge and a big opportunity for the UCBs as well as non agricultural co-operative credit societies at the same time. Now, to get these unbanked people within the ambit of banking culture should be the focus from now on. Now, in this respect a question has come up as how the urban co-operative banks and non agricultural co-operative credit societies can accommodate large number of urban people who are still unbanked and financially excluded.

There are 1,645 urban co-operative banks with a branch network of 8,178 and nearly 50,000 non-agricultural co-operative credit societies (majority of which belongs to employee's co-operative credit societies) at the end of March 2011 in the urban and semi-urban areas catering to the financial needs of the poor and middle class population of our country. The spatial distribution of urban co-operative banks is skewed and nearly 80% banks are concentrated in five states, viz. Maharashtra, Gujarat, Karnataka, Tamil Nadu and Andhra Pradesh. Predominant concentration of urban co-operative banks in these 5 states is mainly on account of emergence of strong cooperative leadership. Furthermore, in West Bengal there are only 69 branches with 31 out of 46 UCBs being single branch unit banks. These banks have a

branch per 2,19,608 urban populations. This compares poorly with all India average of one UCB branch per urban population of 38,390.It can be seen that out of 19 districts in West Bengal these banks are functioning in only 10 districts comprising urban population of 48 lac as against total urban population of 256 lac (27.97% of total population) in the state. Besides this, at present 125 non- agricultural co-operative credit societies are also working in West Bengal. Of these 80 belongs to urban co-operative credit society and remaining 45 are in the nature of Mahila co-operative credit society. In West Bengal it has been found that the majority of urban co-operative banks and non agricultural urban credit societies are located mainly (nearly 82 per cent) in nine districts,viz. Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata, Nadia,Burdwan, Bankura and Purba Mednipur.The other districts have no significant role in urban co-operative movement as such. Our state West Bengal occupies only 2.8 per cent of total urban co-operative banks in India.   There are no urban co-operative banks in the district of Uttar and Dakshin Dinajpur, Jalpaiguri, Darjeeling, Cooch Bihar, Murshidabad, Malda and Purulia having total urban population of 27 lac. On the other hand, out of 3354 Gram Panchayats in the state 924 still remain unbanked. There are 7486 unbanked villages having population more than 2000 in the state of West Bengal. The banking penetration ratio (i.e. number of bank account per 100 populations) of the state stood at 28%, which is lower than national average of 31%. On the other hand, number of account per 100 adult population registered as 49(i.e. 51% of the adult population is unbanked), which is also much below than the country spread of 59%. In rural areas the coverage is 39% against 60% in urban areas.

Thus, we have come to know the real state of affairs. We mean to say that the unbanked urban people are still languishing behind. Therefore, how to tackle the problem of financial inclusion is a debatable issue. Likewise, urban co-operative banks and non-agricultural co-operative credit societies with the help of their grass root contacts can bring these unbanked masses into the fold of basic banking system.

Urban Co-operative Banks and Non Agricultural Co-operative Credit societies

Truly speaking, in this critical juncture of Indian economy, cooperative movement must come up since it upholds all the basic human values in practicing self-help, self-reliance,

democracy, equality, solidarity, honesty, openness and social responsibility. In india, cooperatives have been assigned a very significant role in the task of rural development, particularly in eradicating poverty and unemployment.   Now, let us turn our attention over the basic concept of urban co-operative banks and non-agricultural co-operative credit societies. The urban co-operative credit movement started in India with the object of catering to the banking and credit requirements of the urban middle classes, e.g. small trader or businessman, the artisan or factory workers, the salaried people with a limited fixed income in urban or semi urban areas. Urban credit societies and banks are the most important feature of the co-operative movement in India and make up to some extent for the essence of joint stock banking facilities in the smaller town. These credit institutions occupy a prominent place among the agencies supplying the credit needs of people residing in urban and semi urban areas.

Among the non-agricultural credit societies urban co-operative banks occupy an important place. These banks are constituted on co-operative principles of voluntary association, self-help and mutual aid, one share one vote and non-discrimination and equality of members. They cater to the credit needs of people residing in urban and semi urban areas. The co-operative movement in India officially started with the establishment of the co-operative credit societies Act, 1904. After the enactment of this act, Primary Co-operative Credit Societies were set up in the urban areas, called the urban co-operative banks, with the objective of promoting sustainable banking practices among the lower and middle income strata of the urban population. **Urban Co-operative Banks** are also called Primary Co-operative Banks (PCBs) by the Reserve Bank of India. The RBI defines PCBs as "small sized co-operatively organised banking units which operate in metropolitan, urban and semi urban centers to cater mainly to the needs of small borrowers, viz. owners of small scale industrial units, retail traders, professional and salaries classes."

These banks are being organised on a limited liability basis, generally extend their area of operation over a town and advance loans mostly to the small traders, artisans, and salary earners on personal security as well as against gold, silver and government certificates viz. NSC, KVP, etc. An urban co-operative bank is registered under the law relating to the co-operative societies as it prevails in the state in which the society is established. Its organisation and functioning are governed by the Co-operative Societies Act applicable to the state and the rules

framed under the Act. Initially these banks were being managed and governed by the State Governments under the provision of their respective Co-operative Societies Act. Later, these were brought under the scope of the Banking Regulation Act, 1949, with effect from 1st March, 1966. With this, the UCBs are organised under **dual control** of Reserve Bank of India and the respective State Government. Urban co-operative banks with multi-state presence are also regulated by the Central Government and registered under the Multi-State Co-operative Societies Act. Organisationally, an urban co-operative bank has a general body consisting of all its members, a Board of Directors elected periodically with a President, a Secretary and a Treasurer. Usually an Executive Committee, which can meet often and look into the day-to-day affairs of the bank

The main functions of urban co-operative banks are to promote thrift by attracting deposits from members and non-members and to advance loans to the members. The objects and functions of urban co-operative banks are:

➢ Primarily to raise funds for lending money to its members.
➢ To attract deposits from members as well as non-members.
➢ To encourage thrift, self-help and mutual aid among members.
➢ To draw, make, accept, discount, buy, sell, collect and deal in bill of exchange, drafts, certificates, and other securities.
➢ To provide safe-deposit vaults.

The **non-agricultural co-operative credit societies**, on the other hand, are cooperative financial institutions, owned, controlled by the members and for the members. This organisation caters mainly the credit requirements of lower middle class people. They promote and encourage thrift, self help and meet the financial requirements of their members. These societies do not come under the purview of Banking Regulation Act 1949, although they are defined as "Co-operative Credit Societies" in the Act. The Reserve Bank of India does not exercise any control over the working of these societies. The Registrar of Co-operative Societies of the states under whose jurisdiction these organisations falls, is the authority for registering co-operative credit societies and to exercise control and supervision over the business of a non-agricultural co-operative credit society as per the provisions of the co-operative societies acts and rules. These credit societies constitute one of the largest voluntary movements helping the socio

economic development of people of small and limited means. Although they are catering only to the members, credit societies never the less, are in a position to meet a larger part of the financial requirements of their members. These societies aim for their members to encourage thrift, saving, self help and mutual aid in order to self-reliant.

Review of Existing Literature

At present financial inclusion is becoming a widely researched subject. Considering its immense importance as a tool of achieving inclusive growth, various studies have been undertaken focusing the issues relating to financial inclusion. Some of the studies are being referred here in brief:

Financial exclusion is a universal problem, especially with low-income countries. Tom Eastern (2005) in a study quoting the World Bank data relating to 54 countries (excluding India), has shown a positive correlation between GDP per capita and the percentage of households having bank accounts. The study reveals that Bangladesh has the lowest percentage of households having access to banks, less than 5 %, where the per capita GDP is around $1000.Thailand and Malaysia, though not very rich in terms of per capita GDP, have higher ratios of banking penetration. It is around 49% for Thailand and 60% for Malaysia. Singapore, the city-state has the uniqueness of having almost 100% coverage of households by banks, whereas in Brazil, it is below 30% and in case of Russia it is less than 20%.

Dr.N.K.Thingalaya (2005) in his article " Regional Rural Banks and Financial inclusion" has outlined the extent of financial inclusion in the state of Karnataka, where seven public sector banks (i.e. Lead banks) and seven Gramin banks have selected seven districts for attaining 100% financial inclusion. In terms of banking penetration ratio it is found that households brought into the bank's fold only 15.14% of the total household in Chamarojnagar district, whereas in case of Bagalkote it is as much as high of 46.73%.

Dasgupta Rangarajan (2005) emphasized the scope of micro finance as an effective tool of financial inclusion. He concluded that in the reform process microfinance has to be the focal point. All issues related to definition and scope of financial architecture, capital structure, prudential norms, and legal aspect, regulatory and supervisory role and capacity building

mechanism need to be addressed. He opined that a comprehensive policy is required for microfinance in which both FII and MFI have to take part**.**

V.Leeladhar (2005) in his study has attempted to explain the scope of financial inclusion, where he has mentioned that it can be achieved by two ways,viz. through state driven intervention by way of statutory enactments, as well as through voluntary effort by the banking community itself.

Dr. K.C. Chakrabarty (2005) has conducted a study, where he has tried to examine the initiative of Indian Bank to implement the Financial Inclusion Project on a pilot basis in union territory of Pondicherry.The author has said Indian Bank has covered 40597(97%) households in 44 villages/ wards out of 41963 targeted households in 46 villages.

Dr.Thorat (2006) in his study mentioned that UK has taken the significant role relating to the financial inclusion and accordingly it has taken various initiatives, viz. establishment of a Financial Inclusion Fund and Post Office Card Account (POCA), introduction of "No Frill Basic Bank Account" and Saving Gateway for low-income group. In his study he also focused that in Germany, the banking industry has endorsed a joint recommendation entitled "Current Accounts for Everyone", which provide current accounts on demand. In France, as per the 1984 Banking Act, any person refused a bank account can approach the Bank of France, which will identify and nominate an institution to provide the bank account. On the other hand, in Canada, a legislation entitled "Access to Basic Banking Services Regulations" was introduced in 2003 whereby all banks are required to open personal bank account.

K.V. Patel (2006) has explained in his paper, the role of education in the process of financial inclusion, where he has desired that the bankers are not only urged to enhance financial inclusion, but they are also granted flexibility in their functioning. Furthermore, the author has also mentioned the importance of Business Facilitators, Business Correspondents and Civil service Organisation for increasing the outreach of the banking sector, which leads to greater financial inclusion. .

Dr. Y.S.P. Thorat (2006) in his study has attempted to evaluate some of the initiatives taken in India by banks, RBI, NABARD to cover financial inclusion. In his research work he has analysed and explained the issues relating to financial exclusion from the view point of four parameters, as under:

➢ According to marginal and sub- marginal farmers and others

➢ According to their spread by states

➢ According to their social group-wise distribution, and

➢ According to size-class –wise distribution of land.

This study shows that small and sub-marginal farmers constitutes 83.90 %(89.35 million) of total farmer households, out of which 53.71% (40.27 million) small and sub-marginal farmers are financially excluded. So the study concludes that exclusion is higher amongst marginal and sub-marginal farmers.The analysis of financial exclusion according to geographical spread reveals that seven states(namely Arunachal Pradesh,Assam,Jharkhand, Manipur,Meghalaya,Mizoram and Uttaranchal)more than 75% farmer households were found to be financially excluded.the study also reveals that financial exclusion is relatively more among Scheduled Tribes and an inverse proportional relation is observed between size-class distribution of land and non-indebtedness.in other words, it may be said that the minimum size-class possesses the lowest inclusion.

Subhas Wadhwa (2006) in his article "Financial Inclusion: Role of Indian Banking System-what More" has described some major poverty alleviation programmes like IRDP,SGSY for rural poor and PMRY and SJSRY for urban poor which are implemented through active collaboration of Government and banks. In this perspective he has also mentioned the importance of SHGs-Bank linkage programme as a part of financial inclusion. The author has also focused on the possible entities of Business Facilitator which could play important role for extension of bank's outreach to under serviced areas and disadvantaged groups. He added that ICT measures by the banks would go a long way towards greater financial inclusion in India.

In a study undertaken by Rupambara (2007) in Kusum Puran urban slum in Delhi, it was revealed that around 54% of the respondents were non-savers and lack of resources to open and maintain a bank account was one of the important reasons for their financial exclusion. The study also revealed that nearly 58% of the families of the sample population do not have an account either in bank or post office despite being surrounded by 13 bank branches.

Mr.M.R.Meghavath (2007) in his study has emphasized the concept of financial inclusion and financial exclusion and finally he suggested an innovative Co-operative Service Models for Urban co-operative banks.

Dr.N.A. Majumdar (2007) has mentioned the role of micro credit as the most appropriate and economically feasible model in attaining the twin objectives of growth and poverty alleviation and he suggested that commercial banks, co-operative banks and RRBs must move towards spreading this model. Besides this, some other issues like Non Government Organisations(NGOs),Civil Society Organisations(CSOs)and Micro Finance Institutions(MFIs) and use of their services by the banks as intermediaries in providing banking and financial services have emerged .

Usha Thorat (2007) in her article "Financial Inclusion: the Indian Experience" has generalised the meaning of financial inclusion in two ways, viz. one is the exclusion from the payment system and other is exclusion from the formal credit markets. She has a brought out an appreciable parameter of financial inclusion, which is percentage of adult population with bank account. She has also highlighted some of the initiatives which has taken by RBI for promoting financial inclusion ,like introduction of "No Frill" Account, simplification of KYC norms, General purpose Credit Card(GCC) facility particularly for rural and semi urban branches,etc.

In his study Mandira Sarma (2008) has evolved the concept of index of financial inclusion. The index is based on three aspects of financial inclusion, such as penetration of the banking system, its availability to users as well as its actual usage. Penetration is measured by the number of bank accounts per 100 population, availability is measured by the number of bank branches per thousand population and usage is measured by the size of bank credit and deposit relative to the GDP.

Sameer Kochhar (2009) in his book "Speeding Financial inclusion "has raised the issues relating to financial inclusion as a part of inclusive growth.This research study was based on his grassroots experiences from several project sites and field visits and viewed from all stakeholders so as to arrive at key interventions and intermediations to speed up the process of financial inclusion, and therby poverty alleviation.Apart from providing key recommendations in the form of a roadmap to speed up the process of financial inclusion, the study also sought to determine the viability and cost-effectiveness of the Business Correspondent(BC) model and has identified several options to make the model viable.

S. kochhar,R .Chandrashekhar,K.C.Chakrabarty and Deepak B. Phatak (2009) in their book "Financial Inclusion"has focused on various facets of financial inclusion ranging from opening up of no-frill accounts to micro credit to financial literacy as well as emphasized the role

of process changes, technology enablement, capacity building and outreach mechanism. It also proposed a model of inclusive development and emphasized that inclusive economics leads to inclusive governance and vice-versa. The authors have provided a holistic view based on practitioner's perspective and grassroots learning.

K.C.Chakrabarty (2011) in his article "Financial Inclusion and Banks: Issues and Perspectives"has mentioned that financial inclusion is the road which India needs to travel towards becoming a global player.He stressed on the matter that all the stakeholders would work together through sound and purposeful collaborations to ensure financial inclusion.This would include government, both Central and State,Regulators,Financial Institutions,Industry Associations,Technology Players,Corporates,NGOs,SHGs,Civil society,etc.He has also mentioned that this collaborative model would tackle exclusion by stimulating demand for appropriate financial products and services and ensuring the appropriate and affordable available services to those that need them. The author finally recommended that the banks need to adopt "Technology with a human touch" in order to serve millions of our poor inhabitants. He has emphasized the scope of training of the bank's frontline staff and managers as well as Business Correspondents on the human side of banking. The author has concluded by making a remark that the "future lies with those who see the poor as their customers as commerce for the poor is more viable than the rich" and as a result, in this task a concerted and structured effort by all the stakeholders are needed.

K.G.Karmakar,G.D.Banerjee and N.P.Mohapatra (2011) in their book "Towards Financial Inclusion in India" have described an in-depth analysis of the various pillars of financial inclusion such as micro remittance, micro savings, micro credit and micro insurance. The book has stressed on financial literacy and counseling, which are core to the achievement of financial inclusion. It has also analysed the inclusion measures like ICT interventions, post office model and payment mechanisms. The authors have also pointed out that there should be a proper balance between pragmatic policy- making and a genuine social security mechanism. They finally expressed their view that financial services should be cost effective and easily affordable to the vast majority of disadvantaged and low income groups.

Nirmal Kumar Chakrabarty (2012) in his article "UID (Aadhaar)-Its effect on Financial Inclusion" has enumerated that the Unique Identification (UID) Number project initiated by the government is expected to become the initial linkage for widespread financial

inclusion in India. He also opined that it will draw on the strengths of the banking industry and the communication channels to provide a reliable and effective service mechanism to every individual in the country.

S Kuppan (2012) in his study has mentioned that the main reason for financial exclusion is lack of regular income and educational backwardness. Therefore, position has to be made as an at-most-care for augmentation of education of rural people and presentation of value added banking services to rural and urban poor at an affordable cost.

Balbir Singh (2012) in his article " Financial Inclusion-Role of Banking Industry" has described that the commercial banks are on the right path towards deploying BCs,Villagers covered,opening of No-Frill Accounts,and grant of crdit through KCCs and GCCs.The has also emphasized on the financial inclusion regulation in India.

Soummy Banerjee ,Shivaji Banerjee and Debasish Biswas (2012) in their study have shown that the financial inclusion and level of income is highly positively correlated, which is due to the fact that the majority of the people in the low income bracket are more dependent on non-institutional and other private sources. They have concluded by making remarks that the time has come to implement policies and schemes adopted by various authorities for rural India to uplift its standard of living and to include it within the periphery of basic financial services. Attempts therefore should be made at the grassroots level to implement those ideas keeping in mind the panoramic view of inclusive growth prevailing in India.

Research Gap

Various studies have been made regarding the issues and perspective relating to financial inclusion. In the course of our study we have found that some researchers have taken into account the concept of financial inclusion as an effective tool for achieving inclusive growth. Moreover, some of the studies have been conducted to assess the various pillars of financial inclusion, like micro remittance, micro savings, micro credit and micro insurance. On the other hand, some studies have been undertaken to describe the issues of financial inclusion in relation to Indian banking sector as a whole. Some researchers have also been conducted to

unfold this issue with respect to a particular bank. But no systematic and comprehensive study has so far been conducted to focus on this issue in relation to the urban co-operative banks as well as non agricultural co-operative credit societies of West Bengal .The present study is a humble attempt to fill up this gap. This study aims at filling this relevant gap in the research on urban co-operative banks and non agricultural co-operative credit societies of West Bengal. In the present study, therefore, an honest endeavor has been made for the assessment of the working of UCBs and non agricultural co-operative credit societies of West Bengal in the light of financial inclusion.

Objectives of the Study

The main purpose of the project is to study the causes of financial exclusion and to assess the role of urban co-operative banks and non-agricultural co-operative credit societies of West Bengal relating to financial inclusion and to design strategies for ensuring financial inclusion of the poor and disadvantaged. Precisely, the broad objectives of this work are:

➢ To assess the extent of financial exclusion in the state of West Bengal.

➢ To trace out the historical background of co-operative banking in India and to examine   the place of West Bengal in urban co-operative banking map in India.

➢ To judge whether urban co-operative banks as well as non-agricultural credit societies have taken initiative to bring the large strata of the society within the scope of the banking system.

➢ To find out the satisfaction level of the urban people toward banking services provided by this sector.

➢ To find out whether various socio-economic factors (viz, age, education, gender, income, distance, etc) have played any significant role in accessing the banking services.

➢ To ascertain to what extent this sector has provided micro finance to the unorganised sector.

➢ To judge whether urban co-operative banks as a whole by itself or indirectly through the SHG- bank linkage mechanism is reaching the poor and excluded.

➢   To formulate a policy to inculcate banking habits among those who cannot come to banks due to their low income levels and to initiate innovative policies aim at promoting financial inclusion   especially of pensioners, the self-employed, women   and those employed in the unorganized sectors.

.**Research Methodology**

The study is focused on urban co-operative banks and non-agricultural co-operative credit societies of West Bengal. The methodology adopted in carrying through the present study rests on an extensive database. In this study, two major research methodologies have been adopted. The first one is exploratory research for analyzing the secondary data and the other is empirical research for collection and analysis of primary data. For the sake of a close scrutiny of the related issues, the work has been focused to West Bengal, which is a representative State in India.

Nature of Data Used

The study is focused on urban co-operative banks and non-agricultural co-operative credit societies of West Bengal. This study is based on the data collected from primary as well as secondary sources to accomplish the purpose and various objectives of the study. Now, from the district-wise location of urban co-operative banks and non-agricultural co-operative credit societies (including Mahila co-operative credit societies) the following picture is erupting:

Table 1.5

Urban Co-operative Banks and Non-Agricultural Co-operative
Credit Societies in West Bengal

Districts	Urban Co-operative Banks	Urban Co-operative Credit Societies	Mahila Co-operative Credit Societies
Howrah	8	18	11
Hooghly	5	12	1
North 24 Parganas	5	13	3
South 24 Parganas	4	8	3
Kolkata	9	17	4
Nadia	4	1	1
Jalpaiguri		1	2
Darjeeling		3	
Uttar Dinajpur			2
Dakshin Dinajpur			1
Murshidabad		4	1
Malda			3
Burdwan	4	1	4
Bankura	3		2
Birbhum		1	2
Purulia			1
East Mednipur	3	1	3
West Mednipur	1		1
Total	46	80	45

Here, it is becoming evident that the spatial distribution of this sector is highly skewed because nearly 82 per cent of UCBs and urban credit societies are under operation in nine districts,viz. Howrah, Hooghly , North 24 Parganas, South 24 Parganas, Kolkata, Nadia,Burdwan, Bankura and Purba Mednipur.The other districts have no significant role in urban co-operative movement as such . Now, the utmost effort has been taken for collection of primary data from as much as possible UCBs and credit societies belonging to the above nine districts. In this way, we have covered 33 urban co-operative banks(i.e.71.74% of total),45 urban credit societies(i.e. 56.25% of total) and, 26 mahila credit societies(i.e.57.78% of total).Therefore, as a whole out of 171 urban co-operative banks and non agricultural co-operative credit societies in West Bengal we have collected data from 104 UCBs and credit societies. Thus, in the present study we have covered near about 61% of urban co-operative banks and non agricultural co-operative credit societies of West Bengal, which justifies the performances of this sector in relation to financial inclusion. For the purpose of collecting relevant data from the officials of the different UCBs and non-agricultural co-operative credit societies, a structured questionnaire has been prepared and several important information relating to the study, such as number of members, savings account holder, current account holder, number of borrower, number of no frill account, amount of deposits, amount of loans and Advances, number of self help groups attached, etc have been collected.

The secondary data relating to state and national trends have been collected from the different issues of Reserve Bank of India relating to "Trends and Progress of Banking in India" and "Report on Currency and Finance". The 'Annual Report' and various other official documents of different urban co-operative banks and non-agricultural co-operative credit societies will yield a major portion of the data required for this study. The basic data such as population pattern are collected from Electoral list. The other sources of data are District Statistical Hand Book, Government of West Bengal, Co-operative Directorate, West Bengal, Registrar of Co-operative Societies, West Bengal, C. Rangarajan Committee's Report on Financial Inclusion, State Level Banker's Committee Report, West Bengal and Federation of Urban Co-operative Banks and Credit Societies, West Bengal.

On the other hand, the primary data have been collected from field survey and personal interview of respondents (members) of the selected UCBs/UCCSs. For selection of

sample beneficiaries at first one UCBs/UCCSs are chosen from each of the district Howrah, Hooghly,North 24 Parganas,South 24 Parganas, Kolkata, Nadia,Burdwan,Bankura and East Midnapur.The criteraia used for selection of UCBs/UCCSs are : (i) Number of members,(ii)Number of Demand Deposit Accounts,(iii) Number of borrowers,(iv) Deposit mobilization,(v) Volume of loans and advances during the period from 2006-07 to 2010-11. Thereafter, 100 members/ Accounts holders have been selected at random from those selected UCBs/UCCSs of the concerned districts. Thus the total sample beneficiaries become 900. Different variables like earnings, incomes, expenditure, savings, credit/borrowings, age, education, etc have been used for the purpose of study. Two-way tables have been formed for all the variables considered under the study to present a comparative analysis relating to role of urban co-operative banks/ urban co-operative credit societies in the area of financial inclusion in West Bengal.

The Period of Study

The present study relates to 5 years, starting from 2006-07 and ending on 2010-11.

Tools Used

In the course of analysis of this study, various accounting and statistical tools have been used. Accounting tools include ratio analysis, while among statistical tools Arithmetic Mean (A.M.), Linear Regression Equations, Trend Indices, Trend Analysis, Exact Binomial Test and Test of Significance (such as Z test, Chi-square test) have been used. The uses of all these tools at different places have been made in the light of requirement of analysis.

The data which have been collected for my research work have been processed and also been used to form important master tables. The following parameters have been used for the purpose of the study:

➢ Deposit mobilasation of urban co-operative banks and non-agricultural credit societies.

➢ Coverage of the concerned sector in the area under operation, i.e. ratio of demand deposit accounts(i.e. savings and current deposit accounts) to the adult population and ratio of all deposit accounts(i.e. savings, current and term deposit accounts) to the adult population.

➢ Number of members of the non-agricultural co-operative credit societies and UCBs in relation to adult population of the concerned area of operation.

➢ Ratio of number of borrowers of urban co-operative banks and non-agricultural credit societies to the adult population of the area under operation of the UCBs/ urban co-operative credit societies.

➢ Quantum of loans and advances given by the concerned sector.

➢ Relative share of small loan to total loans and advances of urban co-operative banks and non-agricultural credit societies.

➢ The number of "No Frill" accounts of the UCBs.

➢ The credit deposit ratio of the sector.

The different statistical tools which have been used are described in brief in the following paragraphs:

Statistical Tools

The results of various ratios have been used for purpose of statistical analysis. To make the analysis and interpretation more precise and accurate, the values of A.M., Z test, Chi square test, Exact binomial test, Trend indices, Trend analysis have been computed from the ratios.

- **Arithmetic Mean (A.M):** It gives a single value to describe the entire data. Arithmetic Mean of a set of observations is defined as their sum, divided by the number of observations.

$$\text{Symbolically A.M } (\overline{X}) \ = \Sigma x/n$$

- **Chi-square (χ^2) Test:** This test is an important non-parametric test. Chi-square can be used as a test of goodness of fit and as a test of independence. It enables us to explain whether or not two variables are associated. It is necessary that the observed as well as expected frequency must be grouped in the same way and the theoretical distribution must be adjusted to give the same total frequency as we find in case of observed distribution. If the calculated value of chi-square is equal to or greater than tabulated value, the difference between the observed and expected frequencies is taken as significant and vice-versa with (n-1) degree of freedom.

$$\chi^2 = \Sigma\{(O-E)^2/E \}; \text{ where, O= Observed value and E= Expected value.}$$

- **Z Test:** A random sample of size n shows that the proportion of members possessing a certain attribute is p. It is required to test the hypothesis that the proportion P in the population has a specified value P_0.

H_0 $(P=P_0)$

If the sample size n is large, we use the test statistic z as follows:

$Z=(p-P_0)/(S.E. of P)$, where S.E. of $P=(pq/n)^{1/2}$

For testing significance at 5% level, the rules are as follows:

If the alternative hypothesis is that the population proportion P is different from P_0, reject H_0 when the value of Z lies outside the range -1.96 to 1.96.

H_1 ($P{\neq}P_0$);   Critical Region I Z I $\geq$ 1.96

If the alternative hypothesis is that the population proportion P is greater than P_0, reject H_0 when the value of Z is greater than 1.645.

H_1 ($P{>}P_0$);   Critical Region I Z I $\geq$ 1.645

If the alternative hypothesis is that the population proportion P is less than P_0, reject H_0 when the value of Z is less than -1.645.

H_1 ($P{<}P_0$);   Critical Region Z $\leq$ -1.645

Otherwise, do not reject the null hypothesis H_0.

For testing at 1 % level of significance, the values 1.96, 1.645 and -1.645, given above, should be replaced by 2.58, 2.33 and -2.33 respectively.

- **Exact Binomial Test (EBT):** The null hypothesis in exact binomial test is that, the probability or population is equal to some specified value, say $H_0 : p=p_0$. We need a random sample of size n (or a sequence of n mutually independent trials) where each observation can be classified as "success" or "failure" , with p=probability of success which remains constant for all the trials. When the number of success is denoted by X, then X follows Binomial Distribution with parameters n and p ; i.e.   X ~ Binomial (n,p) under H_0. We reject H_0 if X is too large or too small depending on the type of the test: one tailed test (right tailed or left tailed) or two tailed test, i.e. as per the alternative hypothesis H_1. The volume (how large or how small) of X depends on the nominal significance level of the test (α). The decision rule for the test can be stated in term of the p value: Reject H_0 if p value$\leq$ α. For a right tailed test, p value = P (X$\geq$ Observed X) = 1-P (X< Observed X).

- **Linear Regression Analysis:** To measure present relation and future projections of independent variables (such as non performing assets to total loans, business per employee, credit deposit ratio) for a value of profitability indicators of dependent variable (return on capital employed), the linear regression equation (y=a+bx) has been used.

Here y is a dependent variable and x is an independent variable and 'a' and 'b' are constants to be ascertained by solving the following equations:

$$y = na + b\Sigma x \qquad \ldots\ldots\ldots\ldots(i)$$

$$xy = a\Sigma x + b\Sigma x^2 \ldots\ldots\ldots\ldots(ii)$$

Where, 'n' represents the number of years for which data of variables x and y are given. The constant 'a' represents the intercept, that is, the value of variable y at origin when x is zero and 'b' explains the rate of change in y for a unit change in x.

- **Trend Indices:** In order to compute the index of change in a variable, the formula that has been used as follows:

$$I_t = \frac{\Sigma Y_t}{\Sigma Y_o} \times 100;$$

Where, Yt is the value of the variable in the year t for which index has been computed and Y_o is the value of the variable in the base year. In order to measure the change in the various financial indicators (such as, share capital, working fund, deposits, loans, profit, etc) with respect to base year such indices have been computed.

Limitations of the Study

The present study has some limitations, as summaries below:

1. The study has been conducted to focus on the issues regarding financial inclusion of urban co-operative banks and non agricultural co-operative credit societies, i.e. financial aspects have dominated the research in this area. In other words, economic appraisal has been given a higher attention, often with a near total neglect of social or co-operative or democratic aspects.

2. The present study emphasized on urban co-operative banks and non agricultural co-operative credit societies, but other important segment of co-operative banking, i.e. rural co-operative credit institutions are remained untouched here.

3. In the study, for the purpose of analysis different statistical tools have been used and it is accepted that this statistical methods have some subjectivity, thus the same problem is experienced in our study.

Plan of Study

The entire study is divided into seven chapters, as given below:

Chapter I: Introduction: The opening chapter is introductory in nature which focuses on the concept of financial inclusion. This chapter deals with the role and importance of urban co-operative banks and non agricultural co-operative credit societies in promoting the sustainable banking practice of the urban population. The objectives of the study, limitations and methodology of the study have been discussed in this chapter. It also renders a brief account of the literature available on this subject.

Chapter II: **Financial Inclusion Initiatives-National and International Experiences**: This chapter concerned with the initiatives under taken by the Government of India for promoting financial inclusion. Besides this, it also describes the issues involving inclusive financial policies and practices followed by the other countries.

Chapter III: **Historical Background of Co-operative Movement in India**: In this chapter, the origin and growth of co-operative movement of India has been discussed along with a focus on the establishment of urban co-operative banks and non agricultural co-operative credit societies in West Bengal.

Chapter IV: **Urban Co-operative Banks and Non-Agricultural** Co**-operative Credit Societies –Indian Scenario with Special   Reference to West Bengal**: In this chapter, the present position of these sectors in India as well as West Bengal has been discussed. In this regard, an attempt has also been made to outline the various urban co-operative banks and non-agricultural co-operative credit societies of West Bengal.

Chapter V: Organisational Structure and Management of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies : In this chapter the organizational structure of Co-operative Credit Institutions have been discussed   and place of urban co-operative banks as well as non agricultural credit societies in this context have been exhibited. This chapter deals with managerial aspects and functional structure of UCBs and non agricultural co-operative credit societies.

 Chapter VI: Performance Analysis of Urban Co-operative Banks and Non-Agricultural Co-operative Credit Societies of West Bengal in Promoting Financial Inclusion : This chapter makes an attempt to evaluate the performance of urban co-operative banks and non agricultural co-operative credit societies of West Bengal in relation to financial inclusion. This

chapter also deals with the initiatives under taken by this sector for promoting sustainable banking practice in the urban population.

Chapter VII: Conclusion and Suggestions: This chapter presents a summary of the major findings and conclusions of the work.

Chapter II

Financial Inclusion Initiatives- International and National Experiences

The problem of financial exclusion is not an India-centred problem but it is a global issue. For instance, an estimated 2.5 billion adults world wide which is just over half of the world's adult population, do not currently have access to even basic formal financial services. Moreover, about 2.2 billion of these unserved adults live in Africa, Latin America, and the Middle East. Even in developed economies, rates of exclusion tend to be low, for example, only an estimated 4% of the population in Germany and 9% in the United States are without basic access to services. But in the world's smaller and less mature economies, financial exclusion rates reach exorbitant levels—approximately 88% of the financially excluded live in Latin America, Asia or Africa. The following table shows a comparison of the state of financial exclusion among some regions/countries across the world.

Table 2.1
The Excluded Population across the World

Country	Population Excluded (in million)
China	163
Afica	230
Rest of Asia	162
India	135
Latin America(Excluding Brazil)	28
Brazil	14
Middle East	20
East Europe	19
West Europe	18

Source: Micro finance World January/March, 2011

It shows that the population excluded is a general phenomenon all over. Even in the developed counties people have been excluded from financial services. In this way, financial inclusion poses policy challenges on a scale and with an urgency that is unique in the case of developing countries.It may be observed that financial inclusion has always been a challenge for

regulators and policy makers for all over the world. The government of several countries has intervened (on the supply sides) to address the issues in various ways:

- ➤ Nationalising mainstream banks
- ➤ Regulating branch expansion
- ➤ Directing credit to the poor
- ➤ Promoting specialised banks including national savings banks
- ➤ Providing subsidised credit and interest rate ceilings on credit to low income households
- ➤ Enacting legislations that define right of access to formal banking services
- ➤ Setting up empowered and dedicated agencies
- ➤ Running specialised and sponsored schemes
- ➤ Countering the operations of money lenders
- ➤ Encouraging community-based savings, credit societies and mutual savings banks

Now, let us take up the inclusive financial policies and practices followed by some of the countries:

United Kingdom

In United Kingdom the banking sector has played a magnificent role in promoting financial inclusion. To attain this they have made partnership with projects and organisations dealing with financial inclusion, such as children fund projects, housing association projects, financial education trusts and other charity organisations like the "Passage". In UK, financial exclusion is concentrated in certain geographical areas. According to HM Treasury estimate, the country has a relatively high number of households and individuals of 12% without bank accounts**.**

Some of the mentionable initiatives taken in Britain are being stated below:

- ➤ Identification of 3 priority areas for the purpose of financial inclusion, namely, access to banking services, access to affordable credit, access to free face-to-face money advice.
- ➤ Creation of a Financial Inclusion Fund to promote financial inclusion. To attain this objective a Financial Inclusion Fund of 120 million pound has been set up for over three years to combat financial exclusion. The progress of this will be monitored by a Financial Inclusion Task Force.
- ➤ Assignment of responsibility to banks and credit unions to remove financial exclusion.
- ➤ Introduction to a 'No Frills' basic bank account.

- ➢ Creation of Post Office Current Account (POCA) for those unable or unwilling to access a basic bank account.
- ➢ Introduction of a 'Savings Gateway' for those on low-income employment. This project mainly helps those who belong to the low income group and can save only up to a maximum of £ 25 per month in their accounts.
.
- ➢ Setting up of Community Finance Learning Initiatives (CFLIs) to promote basic financial literacy among housing association tenants.

United States of America

In United States of America, it is estimated that between 9.5% and 20% of households are without any bank account. Further, it has always been seen that in America near about 22% of low-income families do not have a current or saving bank account. To correct this situation, a civil rights legislation known as the Community Re-investment Act has been enacted. The CRA prohibits discrimination by banks against families with low and moderate incomes. All the licensed and chartered banks have been manded to fulfill social obligations by enabling access to banking services to excluded sections of the society. Some States have gone beyond the CRA mandate and placed an obligation on banks to provide basic banking low cost accounts with minimum facilities to all citizens. The banks are also made to adhere to a greater transparency in account maintenance through a written disclosure of the features of the account prior to opening of the account itself. The Acts require banks to serve the convenience and needs of the communities in which financial institutions have been given charters and licenses to business. The legislation has had the effect of ensuring that banks meet their social objectives. To encourage community for accessing banking services they should go for a change in their commercial activities. In this way banks are now providing money to community development funds in order to ensure positive scoring when lending is disclosed under the enactment. The Department of Banking in some states like New York made it an obligation for the banking sector to provide access to banking facilities to all the citizens with a view to extend low cost banking services to its customers.

Canada

In Canada, a legislation entitled "Access to Basic Banking Services Regulations" was introduced in 2003 to ensure that all Canadians could open personal bank accounts without facing any difficulty. As a part of Financial Inclusion Plan a Memoranda of Understanding were signed between the Federal Government and eight financial institutions to ensure that all Canadians have access to affordable banking services. Financial institutions are required to open personal bank accounts as well as cash most Government cheques at no charge (even to non customers) for any individual that meets basic requirements. The Federal Government also introduced legislation requiring banks to offer a standard low cost bank account with a basket of services.

Germany

It can be seen in Germany, where banking industry endorsed a joint recommendation entitled "Current Accounts for Everyone" in 1995. It bprovides current accounts on demand. There have been a further two reports (1996 and 2000) on the effects of this voluntary undertaking. The results have so far been encouraging and that is the why the Federal Government has chosen not to legislate in this area at this hour.

France

In France, as per 1984 Banking Act accesses to a bank account have become a legal right. Under this legislation if any person refused a bank account can approach the Bank of France, which will identify and nominate an institution to provide the bank account. Furthermore, in 1992, French banks signed a 157charter committing them to opening a bank account at an affordable cost with related payment facilities.

Bangladesh

After the phenomenal success of the Bangladesh Grameen Bank, it was brought under Government regulation. In Bangladesh it has been found that NGO-MFIs are regulated as well as supervised by any single authority. The different stakeholders involved in the financial sector are increasingly focused on the need to develop a supportive regulatory framework. In Bangladesh a high power national Steering Committee under the leadership of the Governor of the Bangladesh Bank is responsible for formulating a uniform guideline and the legal framework of a regulatory body. This Committee has submitted a draft law to the Government, which should lead to the

creation of a formal financial system in near future. The peer-lending system, compulsory savings, administrative structure, and business approach are suited to the culture of rural Bangladesh. Successful replications must seek to modify Grameen's systems and practices to suit their own socio-political environments, and not merely transplant the exact institutional structure and policies of Grameen Bank.

Indonesia

In Indonesia, they are having multi types of microfinance institutions. They are: commercial banks including Bank Rakyat Indonesia (BRI) owned by Government with its large "Unit Desa" network operating at sub-district level, the mostly privately owned rural BPRs (Bank Perkreditan Rakyat or People's Credit Banks), the BKDs (Badan KreditDesa or Village Credit Organisations owned by Village Governments), the LDKPs(Lembaga Dana dan Kredit Pedesaan or Rural Fund and Credit Institution which arenon-bank MFIs mostly owned by Provincial Governments), and credit cooperatives. On the other hand it is seen that the larger success have come from introduction of BRI system. In 1983, in the wake of new financial reforms undertaken by the Indonesian Government, the BRI transformed its Unit Desa network from loss makingchanneling agents for the Government subsidised credit program for rice cultivation (BIMAS) into commercial microfinance intermediaries. Furthermore, there has been focus on the commercial bank - BPR linkage, with the former lending to the latter for on lending to small and micro-enterprises. There has also been a conscious strategy of converting LDKPs and BKDs into BPRs. In Indonesia deregulation of the banking sector was introduced in 1983.As a consequence of   this, the ceiling on credit expansion has been removed and banks are allowed to adjust their interest rate.

Africa

In 2004, the UNDP and United Nations Capital Development Fund (UNCDF) joined efforts to build a regional programme - BISFA - for financial inclusion in Africa.BIFSA's goal is to contribute to the achievement of the Millennium Development Goals (MDGs) particularly the specific goal of cutting poverty in half by 2015. This programme initiates to increase sustainable access to financial services in Sub-Saharan Africa for poor and low income people and for micro and small enterprises. In South Africa, "MZANSI" a low cost national bank account was

launched in October 2004 extending banking services to low income market segments and especially to that segment for which the banking services were elusive till recently. MZANSI is a card based, saving account with easy availability at accessible outlets like merchant point-of-sale and post offices. This initiative has put full service banking within at most 15 kilometers of all citizens.

Mexico

In Mexico there are around 500 institutions which provide savings and credit services to low and medium income families. The commercial banks which dominate the financial sector with 42 per cent of the total assets of the financial system, do not lend to the poor. In 2001 a development bank, BANSEFI was established as the State vehicle to promote savings and a savings based, demand driven, sustainable microfinance program for the poor, PATMIR was introduced. The successful program PATMIR reaching out to less developed areas and lower income groups by creating long run access infrastructure has many lessons to offer for financial services in poorer areas. In 2001, the Government designed a policy in order to transform the extant semi informal financial sector into an opportunity for deepening the financial system. This policy includes two pillars that will have to converge in time, creating a legal and regulatory framework in line with best practices, and strengthening institutional capacity of the sector. The Mexican rural financial system now has a regulatory framework according to the best international standards; however, supervision is delegated to the autonomous 159 supervisory committees of the federations of SACCOs (Savings and Credit Co-operative Organisations) and PFPs (Popular Finance Partnerships).

Financial Inclusion Initiatives in India

The Government of India has expressed its explicit concern on the issue of overall inclusion in the development process through its various initiatives such as National Rural Employment Guarantee Scheme, the Bharat Nirman Programme, the Sarva Shiksha Abhiyan,and the like. Similarly, the Government of India has been continuously trying to implement financial inclusion over the last few decades. The financial inclusion dates back to 1904 when co-operative movement took place in India. It gained momentum in 1969 when 14 major commercial banks were nationalised followed by establishment of Regional Rural Banks in 1975 and Lead Bank Scheme was introduced thereafter**.** Several steps which have been taken

in the past to eliminate financial exclusion, and bring more and more people under the financial services network can be serialised in the following way:

❖ **Co-operative Movement:**

In Indian economy, co-operative bank/credit societies have developed over the period with the specific objective of financing agriculture and other economic units in the unorganised sectors. In India co-operative have been assigned very significant role in the task of rural development particularly in eradicating poverty and unemployment. The history of co-operative banks evolves that the initially co-operative movement was started in India to ameliorate the conditions of rural masses. However, with the passage of time it was realised that co-operation offers solution to the difficulties encountered not only by the agriculturists but also the townsman in respect of credit as well as other aspects of their business life. The urban co-operative credit movement started in India with the object of catering to the banking and credit requirements of the urban middle classes. The co-operative movement in India gained momentum with the establishment of the Co-operative Credit Societies Act, 1904. After the enactment of the Act, primary co-operative credit societies were set up in the urban areas, called the urban co-operative banks, with the objective of promoting sustainable banking practices among the lower and middle income strata of the urban population. Co-operative bank, in a nutshell, provides financial assistance to the people with small means with a view to protecting them from the debt trap of the moneylenders and the rich. Therefore, the opening of co-operative banks in rural, semi urban and urban areas to bring larger number of people under the aegis of banking services is one of the significant initiatives for ensuring financial inclusion. Besides protecting the middle classes and men of modest means from the clutch of the moneylenders, this co-operative movement was aimed to inculcate the habit of thrift and savings amongst them.

❖ **Nationalisation of Banks:**

The Government of India decided to nationalise 14 major commercial banks in 1969. The second phase of nationalisation of 6 more commercial banks followed in 1980. The stated reason for the nationalisation was to give the government more control of credit delivery.These nationalisation of 20 major commercial banks paved the way for bringing about dramatic changes in their operations. One of the important changes ushered in immediately, was

the expansion of the branch network in the unbanked areas with a view to bridge spatial gaps. Banks were directed to open a large number of branches in unbanked rural and semi-urban areas. Thus, the bank nationalisation in India marked a paradigm shift in the focus of banking as it was intended to shift the focus from class banking to mass banking. The nationalisation of banks took place with an aim to achieve some specific objectives. These objectives are basically:

- ➢ **Expanding banking:** In a large country like India, the numbers of banks existing those days were certainly inadequate. It was necessary to spread banking across the country. It could be done through expanding banking network in the unbanked areas. This was the first step for ensuring financial inclusion.

- ➢ **Social Welfare:** It was the need of the hour to direct the funds for the needy and required sectors of the Indian economy. Sector such as agriculture, small and village industries were in need of funds for their expansion and future economic development.

- ➢ **Controlling private monopolies:** Prior to nationalisation many banks were controlled by private business houses and corporate families. So it was necessary to check these monopolies in order to ensure a smooth supply of credit to socially desirable sections.

- ➢ **Reducing regional imbalances:** In a country like India where we have a urban- rural divide, it was necessary for the banks to go in the rural areas where the banking facilities were not available, In order to reduce this regional imbalances nationalisation were inevitable.

❖ **Lead Bank Scheme (LBS):**

The National Credit Council was set up in December, 1967 to determine the priorities of bank credit among various sectors of the economy. The NCC appointed a study group on the organisational framework for the implementation of social objectives in October, 1968 under the Chairmanship of Prof. D R Gadgi. The study group found that the Commercial Banks had penetrated only 5000 villages as of June, 1967 and out of the institutional credit to agriculture, at 39%, the share was negligible at 1%, the balance being met by the co-operatives. The Banking needs of the rural areas in general and backward in particular were not taken care of by the Commercial Banks. Besides, the credit needs of Agriculture, SSI and allied activities

remained neglected. Therefore, the group recommended the adoption of an area approach for bridging the spatial and structural credit gaps. Under the Scheme, each district had been assigned to different banks (public and private) to act as a consortium leader to coordinate the efforts of banks in the district particularly in matters like branch expansion and credit planning. The LBS did not envisage a monopoly of banking business to Lead Bank in the District. The Lead Bank was to act as a consortium leader for co-ordinating the efforts of all credit institutions in each of the allotted districts for expansion of branch banking facilities and for meeting the credit needs of the rural economy.

❖ **Regional Rural Banks (RRB):**

Nationalisation of banks was not able to bridge the entire credit gap in the rural areas. A vast majority of the small and marginal farmers and rural artisans remained untouched by the banking system. Therefore, the range of institutional alternatives was widened in 1975 by adding Regional Rural Banks (RRBs) to the banking scene which would exclusively cater to the credit demands of the hitherto neglected segment of the rural economy.

The Narasimham committee on rural credit recommended the establishment of Regional Rural Banks (RRBs) on the ground that they would be much better suited than the commercial banks or co-operative banks in meeting the needs of rural areas. Accepting the recommendations of the Narasimham committee, the government passed the Regional Rural Banks Act, 1976. A significant development in the field of banking during 1976 was the establishment of 19 Regional Rural Banks (RRBs) under the Regional Rural Banks Act,1976. The RRBs were established "with a view to developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities, particularly to small and marginal farmers, agricultural labourers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto". The main objectives of setting up the RRB are to provide credit and other facilities, especially to the small and marginal farmers, agricultural labourers artisans and small entrepreneurs in rural areas. Besides this other objectives of RRB are:

- Bridging the credit gap in rural areas
- Check the outflow of rural deposits to urban areas
- Reduce regional imbalances and increase rural employment generation

After this, large numbers of branches were opened across the country and in the areas which were neglected before. Even after all these measures a sizeable portion of population could not be brought under banking system umbrella. Despite of taking such measures in the past, it is a still a long way to go. Several reasons responsible for not achieving the desired result are as below:

➢ Deficiency of reach and coverage
➢ Deficiency of banking technology
➢ Deficiency of workable delivery mechanism

In keeping with the objectives of financial inclusion the Reserve Bank has formulated its broad approach to financial inclusion. The approaches to Financial Inclusion are:

➢ Aim at 'connecting' people with the banking system and not just credit dispensation.
➢ Aim at giving people access to the payments system.
➢ Use multiple channels such as civil service organizations, NGOs, post offices, farmers' clubs, panchayats, MFIs, etc. as Business Facilitators to expand the outreach of banks.
➢ Adopt a decentralised approach, which is state and region specific and has close involvement and cooperation between the respective State Governments and banks.
➢ Make use of ICT using bio-metric smart cards and mobile hand held electronic devices for receipts and disbursement of cash by agents of banks, such as business facilators/correspondents.

In consonance with the above broad approach, the Reserve Bank has undertaken a number of measures for attracting the financially excluded population into the structured financial system. The Government of India and RBI has taken concrete steps to expedite the process of financial inclusion. Recently Government of India has adopt a movement called **"Swabhiman"** to bring basic financial services to all 73,000 unbanked villages with over 2,000 population. The Reserve Bank of India in its annual policy Statement of April 2005 recognised the problem of financial exclusion and has, since then initiated several policies aimed at promoting financial Inclusion especially of pensioners, the self-employed and those employed in the unorganised sector. Some of the major initiatives aimed at promotion of financial inclusion include:

1. No frills accounts

Reserve Bank of India, had in its Annual Policy Statement 2005-2006, advised all the banks to open "No frills" accounts for low income individuals with zero or low minimum balances and charges. For this purpose KYC norms have also been relaxed. Banks may also allow small overdraft facilities on no frill accounts also.RBI had instructed all the banks to make extensive publicity for such no- frills accounts to enable financial inclusion. Most of the banks have already introduced the scheme of no frill accounts. For example, SBI is offering No-frills account to anyone having income up to Rs.5, 000 per month. The initial deposit is Rs.50 and the customer can maintain zero balance thereafter. The maximum permitted credit balance is Rs.10,000.The bank also offers free ATM cum Debit card and cheque facility with these accounts. The interest rate applicable to these accounts is at par with normal SB account. As on June 2011, 7.91 crore No-frills accounts have been opened by banks with outstanding balance of Rs.5,944.73 crore.The respective figures were Rs. 4.93 crore and Rs.4,257.07 crore in March,2010**.**

2. Simplification of KYC Norms

The RBI has simplified the "Know Your Customer"(KYC) norms to reduce the procedural complexities involved in opening a bank account. This is basically intended to the excluded peoples to open bank accounts without producing various documents related to identity and residential proof. In such cases, banks can take the introduction(including authentication of photograph and address proof) of the individual from an existing account holder on whom the full KYC procedures has been completed and has had last six months satisfactory transactions with bank. Customer fulfilling the simplified KYC norms can lengthen their credit balances up to Rs.50,000 in all their accounts taken together.

3. Priority sector lending:

Priority sector lending targets introduced in 1983 were mainly aimed at directing a portion of total credit to some specific sectors of the economy which includes weaker sections, small enterprises, and housing**,** agriculture, retail trade, micro credit, etc. The objective of priority sector lending is to channelise credit to some of the vulnerable sections of the society, which may not be attractive for the banks from the point of view of profitability but are important for the interest of financial inclusion as well as economic development of the country.

The targets under priority lending is linked to Adjusted Bank Credit (ABC) [ABC=Total loans and advances plus investments made by UCBs in Non-SLR bonds] or credit equivalent to the amount of Off-Balance Sheet Exposures (OBE), whichever is higher. Credit equivalent to OBC is calculated on current exposures method. Inter-bank exposures cannot be considered for the purpose of priority sector lending targets/Sub-targets. As at end-March 2011, advances to priority sectors by the UCBs constituted almost 46 per cent of their total advances disbursed by them. A further breakup of total priority sector advances revealed that small enterprises and housing loans constituted almost 59 per cent and 26 per cent, respectively, of total priority sector advances. Table 2.2 reflects the targets and sub-targets set by the RBI under priority sector lending policy.

Table 2.2

Targets and sub-targets set under priority sector lending

Total Priority Sector Advance	40 per cent of Adjusted Bank Credit (ABC) or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.
Agricultural advances	No target.
Small enterprise advances	Advance to small enterprises sector will be reckoned in computing performance under the overall priority target of 40 per cent of ABC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher.
Micro enterprises within small enterprises sector	(i) 40 per cent of total advances to small enterprises sector should go to micro (manufacturing) enterprises having investment in plant and machinery up to Rs. 5 lakh and micro (service) enterprises having investment in equipment up to Rs. 2 lakh; (ii) 20 per cent of total advances to small enterprises sector should go to micro (manufacturing) enterprises with investment in plant and machinery above Rs. 5 lakh and up to Rs. 25 lakh, and micro (service) enterprises with investment in equipment above Rs. 2 lakh and up to Rs. 10 lakh; (Thus 60 per cent) small enterprises advances should go to the micro enterprises).
Advance to weaker sections	Of the stipulated target for priority sector advances, at least 25% (or 15% of ABC or credit equivalent amount of Off-Balance Sheet Exposure, whichever is higher) should be given to weaker sections.
Advance to Minorities	Within the overall target for priority sector lending and the sub-target of 25 per cent for the weaker sections, sufficient care may be taken to ensure that the minority communities also receive and equitable portion of the credit.

Source: RBI Master Circular No. 11./09.09.001/2007-08 dated July 4, 2007 on primary sector lending.

Clearly, the norms stipulated by the Reserve Bank of India for primary sector lending is a welcome move as the same is expected to remove the sectoral disparity and inequality that would be instrumental in helping the excluded sections to be financially stable.

4. Kisan Credit Card (KCC)

This is one of the most useful products introduced for facilitating faster disbursement of working capital/crop loan to farmer as per the broad guidelines prepared by RBI/NABARD. Most of the banks have introduced these cards sanctioning a limit for three years for crop loan based on agricultural land holding, likely crops and scale of finance. This has simplified the crop loan disbursements by banks and has resulted in substantial increase in the number and amount of crop loans being disbursed by commercial banks and Regional Rural Banks. As on June 2011, the total number of KCCs issued has been reported as 202.89 lakh with a total outstanding balances to the tune of Rs.36,122.32 crore.

5. Introduction of General Credit Cards (GCC)

With a view to helping the poor and the disadvantaged with access to easy credit, banks have been asked to consider introduction of a general purpose credit card facility up to Rs. 25000 at their rural and semi-urban branches. The objective of the scheme is to provide hassle-free credit to banks' customers based on the assessment of cash flow without insistence on security, purpose or end-use of the credit. This is in the nature of revolving credit entitling the holder to withdraw up to the limit sanctioned.

6. Business correspondents (BCs) and Business Facilitators (BFs) Model

With the objective of ensuring greater financial inclusion and increasing the outreach of the banking sector, the RBI has directed the banks to use the services of the intermediaries in providing financial and banking services through the use of business facilitator (BF) model. The BC model allows banks to provide doorstep delivery of services, especially cash-in-cash-out transactions, thus addressing the last-mile problem. Business facilitator means the Banks may use intermediaries such as NGOs/Farmers' Clubs, IT enable rural outlets of co-operate entities, post offices, insurance agents, Village knowledge centers, agri-clinics/agri-

business centers for providing facilitation services. The Business Facilitator model intends to benefit the government in a twofold manner-by creating employment opportunity and by accelerating the pace of financial inclusion.

The organisation which generally act as financial intermediaries are as follows:

➢ **Non Government Organisations (NGOs) and Civil Society Organisations (CSOs)**

Many of the NGOs and Civil Society Organizations (CSOs) are working in rural areas and urban slums for health, hygiene, women and child welfare, watershed development, and other socio-economic activities. If approached, they may also be interested in helping their beneficiaries and others in banking facilities, like savings and credit, if suitably compensated for additional cost.

➢ **Farmers Clubs**

Farmers clubs formed by banks under the guidance and support of NABARD, serve a good forum for spreading the message of development through credit. Members encourage people to borrow for productive purposes and to promptly repay the loan. Since members are already associated with banks, it would be easier to formally involve them in expansion of bank's business. It may include canvassing of various products, including opening of Savings accounts, KCC and investment loans, completion of various formalities, and regular follow up for recoveries. Special incentives may be given for recovery of non performing assets (NPAs). Part of the fee or commission may go to the club funds and remaining may be given to the concerned leader/members involved in the business development.

➢ **Post Offices**

Under RBI guidelines, Post Offices have been suggested as one of the possible agencies for Business Facilitators as well as Business Correspondent. There is no doubt that Indian postal system is the largest network all over the country. At present there are 1,55,035 post offices are engaged in postal services across the country, out of which 1,39,171 are functioning in rural areas. Being public sector, it can be regarded as trustworthy for banks to use them as Business Facilitators/Business Correspondent. They are already in savings business for Government of India through various post offices schemes, including savings account. In case Government permits and post offices are willing, they would be definitely useful in extending

banks' outreach. For example, they may keep application forms for various products, like Savings Bank account, KCC, GCC and other loan products and facilitate the completion of forms and formalities. These forms can be taken by postmen when they visit villages for delivery of postal items. Banks and Postal Department may consider permitting Postmen to handle cash to a limited extent towards savings and repayment of installments. In order to motivate the postal employees for helping in banks' business, it is desirable that part of commission or fee is paid to the concerned employees while making payment to the concerned post office.

➢ **Self Help Groups (SHGs)**

SHGs may also be work as Business Facilitators in same and nearby villages. They may be useful in expansion of business, including recoveries from non-members. The awareness and leadership developed in SHG and affinity with the bank may be an asset to work as Business Facilitators. A part of the fee and commission may go to group's income and remaining paid to concerned members involved in business development.

7. Branch authorisation in Tier-III to Tier-IV Centre's

To address the issue of uneven spread of bank branches, domestic scheduled commercial banks were permitted to freely open branches in Tier-III to Tier-VI centre's with a population of less than 50000 under general permission, subject to reporting. In the north eastern states and Sikkim, domestic scheduled commercial banks can now open branches in rural, semi-urban and urban centres without the need to take permission from the Reserve Bank in each case, subject to reporting. Banks have opened banking outlets in 1.07 villages upto June,2011,which was 54,258 as on March,2010.Out of these,22,870 villages have been covered through brick and mortar branches,84,274 through BC outlets and 460 through other models like mobile vans,etc.

8. Banking services in unbanked villages with a population of more than 2000

Banks were advised to draw up a road-map to provide banking services in every unbanked village having a population of over 2000 by March, 2012. The Reserve Bank of India advised banks that such banking services need not necessarily be extended through a brick-and-mortar branch, but could also be provided through any of the various forms of ICT-based models. About 73000 such unbanked villages were identified and allotted to various banks through state-level bankers' committees.

9. Project financial literacy

Financial literacy is the first step towards financial inclusion. Financial literacy is the need of the moment, considering the complexity of the financial market. The RBI has initiated a **'Project Financial Literacy'** with an intention to disseminate information regarding the Central Bank and the general banking concepts to the target groups, including school-and college-going children, women, rural and urban poor, defense personnel and senior citizens. The tools and programmes of this project are film, currency notes posters, games (puzzles to recognise notes), essay competition for school children, basic banking online story book for school kids, etc.

10. Use of technology and ICT enabled Smart Card Banking

Recognising that technology has the potential to address the issues of outreach and credit delivery in rural and remote areas in a viable manner, banks have been advised to make effective use of information and communications technology (ICT), to provide doorstep banking services through the BC model where the accounts can be operated by even illiterate customers by using biometrics, thus ensuring the security of transactions and enhancing confidence in the banking system. The Smart Card is the latest technology-initiative of banks.Bio-metric cards is issued to the Business Correspondents and the accounts holders. In this "virtual banking" environment, the poor villagers enjoy banking at their door steps.

11. 100 per cent financial inclusion by SLBC

At the state level, the State Level Banker's committee (SLBC) is required to identify one or more districts for 100 per cent financial inclusion. Responsibility is given to the banks in the area for ensuring that all those who desire to have a bank account are provided with one by allocating the villages among the different banks. So far 431 districts have been identified by SLBC for 100 per cent financial inclusion. As on March 2009, 204 districts in 18 States and 5 Union Territories have been achieved the target.

12. SHGs-Bank linkage programme

The SHG-Bank Linkage Programme can be regarded as one of the significant initiative for delivering financial services to the poor in a sustainable manner. This programme was started in 1992 as a pilot project initiated by NABARD and involving three agencies, viz, the SHGs, banks and NGOs.Though progress under the SHGs-Bank linkage programme was slow during the initial years of commencement, it started expanding rapidly after 1999.As on March 31, 2012 about 103 million rural households had access to regular savings through 7.96

million SHGs linked to different banks. Through the SHG-Bank linkage mechanism, NABARD has been able to catalyze the banking system in the country to partner informal delivery channels and give a remarkable momentum to inclusive finance. This programme used the concept of informal SHGs as financial intermediaries for effective outreach of savings and credit facilities to the poor. The banking system found it as a cost effective way of delivery, monitoring and recoveries through participatory and peer pressure approaches. Not only the poor, particularly women, got easy access to financial services, it also led to their socio-economic empowerment. At the same time, there are negligible NPAs as recovery rates are around 95% as against normal recoveries of 50% to 70% for such loans given without group approach. NGOs have played a commendable role in promoting SHGs and linking them with banks.NGOs, being local initiators with their low resources, are finding it difficult to expand in other areas. So it is needed to evolve an incentive package for motivating these NGOs to diversify into other backward areas. Besides this, banks has also formed SHGs and established credit linkages. For further deepening and widening of the SHG bank linkage programme, banks may consider taking following measures:

❖ Reputed NGOs operating in a particular area for other programmes in education, health, hygiene, tribal development, etc. may be approached to also participate in SHG bank linkage programme.

❖ Where NGOs are not available, local Anganwadi workers, teachers and youth, after proper scrutiny and training, may also be entrusted with this task and payments linked to performance. NABARD has recently agreed to provide grant on a limited scale under their Rural Volunteers Scheme.

❖ Banks may also use their award staff, besides officers for group formation, linkage and follow up. They may be paid some incentives for this purpose.

In order to address the issue of financial inclusion, the Government of India constituted **"Committee on Financial Inclusion**" in June,2006 under the Chairmanship of Dr.C.Rangarajan.The committee submitted its final report to Hon'ble Union Finance Minister on 4 th January,2008.The major recommendation of the committee include:

➢ Launching of National Rural Financial Inclusion Plan (NRFIP) in mission mode with a target to provide access to comprehensive financial services, including credit, to at least 50%(say 55.77 million) of the financially excluded rural cultivator/non-cultivator households, by 2012 through rural and semi urban branches of Commercial Banks and Regional Rural Banks. The

remaining households have to be covered by 2015.For this purpose, a National Mission on Financial Inclusion(NaMFI) is proposed to be constituted comprising representatives from all the stakeholders to aim at achieving universal financial inclusion within a specific time frame.

➢ Constitution of two funds with NABARD-the Financial Inclusion Promotion and Development Fund (FIPF) and Financial Inclusion Technology Fund (FITF) with an initial corpus of Rs.500 crore each to be constituted by GOI/RBI/NABARD.The corpus is contributed by the GOI, RBI and NABARD in a ratio of 40:40:20.The funding would be contributed in a phased manner over a period of five years, depening upon utilisation

The Financial Inclusion Promotion and Development Fund will focus on interventions like, farmers, service centres,promoting rural entrepreneurship, Self Help Groups and their federations, capacity building of Business Facilitators and Correspondents,etc So the objectives of the FIF is to support cost of developmental and promotional interventions with a view to securing greater financial inclusion, particularly among weaker sections, low income groups and in backward regions and unbanked areas. On the other hand, Financial Inclusion Technology Fund (FITF) will focus on funding of low cost technology solutions. The objectives of this fund is to enhance investment in Information Communication Technology (ICT) aimed at promoting financial inclusion, stimulate the transfer of research and technology in financial inclusion, increase the technological absorption capacity of financial service providers as well as users and encourage an environment of innovation and cooperation among stakeholders.FITF is basically constituted for meeting cost of technology and absorption of same.

In conclusion, it can be said that various steps have been adopted by the Reserve Bank of India and the Government of India to bring financially excluded people to the fold of the formal banking system. The steps include efforts like nationalisation of banks, identifying priority sectors and setting up targets for the same, setting up RRB, credit delivery focus in rural areas, enabling policy for micro finance by banks and SHG-Bank Linkage programme.On the other hand, simplification of KYC norms, introduction of No-frills accounts, Kisan Credit Cards, General Purpose Credit Cards, small overdrafts in No-frills accounts have been taken up for the purpose of extending the banking services. In addition, considering the difficulty of opening brick-and-mortar branches in

all the remote parts of the country, the RBI has been encouraging banks to improve banking penetration through business correspondent and business facilitator models. Apart from this, leverage of technology for the expansion of banking services has been encouraged by the RBI in recent years. The use of mobile technology to deliver banking services is an important initiative in this direction. With the objective of inclusive growth, the RBI has given high priority to the agenda of financial inclusion over the past few years. Initiatives were taken by the RBI in recent years to expand banking services to remote areas of the country. Thus, it is seen from the discussions above that the Government has already taken various steps so that the benefits of financial inclusion reaches to the persons they are intended to. Yet there is a lot which needs to be done.

Chapter III

Historical Background of Co-operative Movement

There have always been in all ages and everywhere, distinct classes in the society – the affluent and the poor, the haves and have-nots, the exploiters and exploited, powerful and powerless, producer and consumers, buyers and sellers. As a consequence, there has always been struggle for fairness, justice, freedom and equality. The class-difference has been responsible for several kinds of socio-economic and political upheavals, which changed the patterns of society and turned the course of history of nations. The reactions sometimes crossed the boundaries of the country of origin, affecting several other countries and assuming global importance. The origin of the co-operative movement was one such event – arising out of a situation of crisis, exploitation and sufferings. The history of modern civilization is, in fact, the history of co-operation, for without it social and economic progress would have been impossible.

Origin of co-operative movement

Co-operative movement owes its origin to England, where a great philosopher, **Robert Owen** (1771 – 1858) gave the idea of "self help through mutual help" to mitigate the sufferings of the exploited class of the society. Co-operative movement in England, which has shown light to the whole world, was the brain ware of an exploited class of persons during the Industrial Revolution. The first ever effort towards the formation of a co-operative organisation was made by 28 flannel weavers, popularly called the **Rochdale Pioneers**, at the Rochedale near Manchester in England in the year 1844. In consequence of the unprecedented depression of the textile trade, some of workers were thrown out of employment and in order to rescue them from starvation, the society started production on an extensive scale in confident and expectation of the support of their fellow co-operators. Afterwards, according to the suggestion of one of the members, **Charles Howarth**, the co-operators decided to start a store, where in all sales would be made on cash, at market rates and only such members would be admitted who were loyal to the store. These 28 persons saved one pound each in one year and in 1844, started "**The Rochdale Equitable Pioneers` Society"** registered under the Friendly Societies Act. This was the first ever co-operative society established with an intention of carrying on business. Thus, the Rochdale Pioneers became the founders of a world- wide self-help movement, namely, the Co-operative Movement. Nothing succeeds like success. Rochdale crossed the boundaries of England and the concept was adopted under other economic systems in diversified economic fields and activities to eliminate exploitation. Besides consumer co-operatives, which had its beginning in England, workers co-operatives were

organised in France, agricultural credit co-operatives in Germany and Denmark, service co-operatives in other industrialised European countries. In Germany, when Serfdom was abolished at the time of the French Revolution, the Serfs became owners of cultivable land. But they did not have the means to cultivate land for producing different crops. They were compelled to borrow from usurious moneylenders at high rates of interest for their cultivation. At that time **Von Raiffeisen** organised the agricultural credit co-operative for the farmers and this Grand union of Rural Co-operative Societies popularly known as the **" Raiffeisen Union**". Also **Herman Schulze** organised co-operative in Germany with the objective of providing relief in sickness and purchase of raw materials to small artisans. During the same period **Luigi Luzzatti** organised "**People's Banks**" in Italy. These co-operative organisations by Raiffeisen, Schulze and Luzzatti formed the nucleus of a credit movement both rural and urban. These societies were able to compete effectively with economically more powerful moneylenders and traders. In the sphere of co-operative movement the establishment of **Robo** Bank in Netherlands and **D.G.Bank** in Germany had got a remarkable contribution in protecting the men of modest means from the clutch of the money lenders and as well as inculcating the habit of thrift and savings amongst them. Today there is hardly any country, which has been left untouched by co-operative movement, and there is no area of economic activity where co-operative principles have not registered a presence.

Co-operative movement in Indian soil

The history of the cooperative credit movement in India can be divided in four phases. In the first phase (1900-1930), the Cooperative Societies Act was passed in 1904 and "Co-operation" became a provincial subject by 1919. The major development during the second phase (1930-1950) was the pioneering role played by RBI in guiding and supporting the co-operatives.However, even during this phase, signs of sickness in the cooperative movement particularly in rural India were becoming evident. The 1945 Cooperative Planning Committee had discerned these signs in the movement, finding that a large number of co-operatives were "saddled with the problem of frozen assets because of heavy overdues in repayment". Even so, all in the third phase (1950-1990), the way forward was seen to lie in co-operative credit societies. The All India Rural Credit Survey was set up which not only recommended state partnership in terms of equity but also partnership in terms of governance and management.NABARD was also established during this phase. The fourth phase from 1990s onwards saw an increasing realisation of the disruptive effects of intrusive state patronage and politicisation of the co-operatives, which resulted in poor governance and management and the consequent impairment of financial health.

In India, the co-operative movement can be said to have begun with the passing of the co-operative credit societies Act in 1904 by the Imperial Legislative Council. Co-operative credit is not a

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foreign plant made to grow on Indian soil. The Co-operative form of social and economic activities had been in existence since time immemorial. The oldest literature like **Vedas, Upanishads, Bhagawat Purana, Kautilaya's Arthashastra** etc, referred about joint actions of the people. The ancient Indian scripture **Rig Veda** states in the following lines:

" May you all have common purpose

May your hearts be in unison

May you all be the same mind

So that you can do work efficiently well."

The **Arthoshastra of Kautilaya** provides "Whoever stays away from any kind of co-operative undertaking shall send his servants to carry on the work, shall have a share in the expenditure but none in the profit." In the words of **Plato** – "In seeking the good of others, we find our own." The laws of **Manu** too reveal that ancient Indian had craft guilds. Co-operation is the foundation of Hindu Joint Family System. The Hindu joint family set up is the best example of co-operative endeavors and philosophy. "Co-operation" is not new to India since there existed some types of non-official indigenous co-operatives here and there even before the enactment of the Co-operative Credit Societies Act, 1904. In ancient India there were four forms of traditional co-operatives: "**Kula", " Grama", "Shreni" and "Jati"**.

According to G.P. Srivastava the working of these societies consist of   "Historically speaking, **Kalu** was the first form of co-operative activity that emerged in Indian society.It was both a political and socio-economic organisation in which kinsmen, friends and relatives worked co-operatively to promote their economic, social and political interests. With the expansion and stabilisation of society, the aspects of economic and social co-operation gradually narrowed to the limits of joint family; which has survived to the present

"Co-operation at the level of **Grama** emerged after kalu became a stabilised unit. The Grama Sabha was a co-operative organisation, which undertook works for the economic and social progress of the village and looked after the improvement and maintenance of village lands, pastures, roads, highways, paths, common gardens and grasslands. Artisans and cultivators often combined for purpose of co-operative working in their respective fields. The members jointly undertook buying or selling or obtaining equipments, tools, and seeds other in terms of production. "

"The **Shreni** is a later development which emerged in the post Vedic era. It was a co-operative and economic organisation of artisans, industrial and handicraft workers, merchants, traders, bankers, agriculturists, house- builders,workers in construction job and building contractors. Shrenis worked not only as a banker and merchant guilds but also as charitable institution

"Co-operation at the level of **Jati** was mostly for social purpose as education, charity and relief work but when a particular occupation, craft or trade becomes associated with a particular caste, the system evolved a pattern in which co-operation became an important aspect of the economic activities of the community."

The old system of raising money in South India known as '**Chitfund**` and '**Nidhis**`. The '**Bunda** ` system in Vidarbha , the '**Phad**` system in Kolhapur and ' **Gonchi**` system in Andra Pradesh are some other systems of organised effort at mutual help and co-operation. Nidhis and chit funds were organised by knowledgeable people, as early as 1850, in order to relieve from the clutches of moneylenders. The official first started the Nidhis in Madras town in the fifties of the last century. This practice was in existence throughout the Madras presidency, worked out in mobilising small amounts. Nidhi is a type of mutual loan associated where every member contributes monthly one rupee or its multiple usually for a period nearly four to seven years. The amount so collected is utilised for granting loans to members. The Nidhis grant loans in rural areas primarily upon personal security. The system failed due to their organisation and management by ignorant people.

In 1901, there were 200 Nidhis with a membership of 36000 and working capital of more than 2 crores and these were found mostly in Uttar Pradesh and Bengal. An excellent example of early co-operation may be found in a society which was started in village Panjawar of hoshiarpur district of Punjab. This Society was formed in 1892 for controlling the common land of the villages in Punjab for the benefit of the co-sharers, which functioned till 1922. Again another co-operative society was found working in 1895 in that province with 22 villages and hamlets.

In 1894, **Agricultural Banks** were introduced in Mysore, which were an association of landholders on strictly co-operative principles. The purpose of formation of this association was to give loan to members for agricultural development and redemption of land. By 1898, the number of such associations rose to 64. Similar banks were started by Lord Macdonald in Uttar Pradesh. In 1902, the numbers of such banks were about 203. A few village banks were started in the united provinces under the ordinary company Law, and in 1903 there were some beginning of distributive co-operation in Calcutta.

With all this background, the Government of India, realising the necessity of introducing the co-operative movement, appointed a special committee under the chairmanship of **Sir Edward Law** to make suitable proposal for enacting a special law for the purpose. The result was the passing of the Co-operative Credit Societies Act of 1904. This Act provided for the registration of credit societies of primary nature. Thus began the era of co-operation in the Indian economy. Before enactment of co-operative credit societies Act, 1904, **Sir William Wedderburn**

and **Mr. Justice M.G. Ranada** submitted to the Government a proposal in 1882 for starting co-operative credit societies in rural areas. Though the scheme did not receive official favour, its essentials were embodied in the Land Improvement Loans Act of 1883 (XIX of 1883) and Agriculturist Loans Act, 1884 (Act XII of 1884) respectively, under which agriculturists could borrow money from Government for productive purposes at an interest rate of 6 per cent per annum. This system was known as **Takavi (Taccavi) loans**.

The first step towards the introduction of the co-operative movement in India was undertaken by the Government of Madras. The Madras Presidency presented a hopeful field for experiment because a number of indigenous societies called "Nidhis`` were running successfully. In 1892 the Government of Madras deputed **Frederick Nicholson**, a civil servant, to study the working of the village banks in Germany and to submit report on the same so that similar measures to meet the demand for rural credit in India might be taken. Accordingly he submitted the famous report in two volumes in 1895 and 1897, wherein he strongly pleaded for the introduction of co-operative societies with unlimited liabilities. According to his report "the future of rural credit lies with those, who being of the people, live among the people and yet by their intelligence, prescience and energy are above the people." After referring to the work done by reformers like Raiffeisen, who introduced a popular system of rural credit in Germany, he summed up his report, "We must find Raiffeisen in India." Again his plea was further strengthened by the findings of the Indian Famine Commission of 1901, which recommended that credit facilities should be made available to the farmers to improve agriculture and the formation of mutual credit association. Moreover, efforts to improve the lot of the peasants were also made in other parts of India, especially by some British civilians viz. **Dupernex** in U.P., **Maclagan** in Bengal.

Origin of urban credit movement in India

The origin of the urban credit movement in India can be traced to the close of the nineteenth century. Urban co-operative movement on Global Horizon tasted the sweet of success following success of urban credit institutions between 1855 and 1885, organised **by Herman Schulze** and **Luigi Luzzatti** of Germany and Italy respectively. Similarly, the origin of urban credit movement in India dates back to 5[th]February 1889 when under guidance of **Shri Vithal Laxman Kavthekar**, a mutual aid society was formed by some middle class Maharastrian families in Baroda state. The name of the bank was " **Anyonya Sahakari Mandali**". When the co-operative credit societies Act, 1904 conferred legal status on credit societies, the first urban co-operative credit society was registered in October 1904. This happened in **Conjeevaram** in

Madras province. Subsequently, the **Betegiri Co-operative Credit Society** in the Gadag Taluka of the Dharwar district (now in Karnataka) was the first urban credit society registered in the Bombay province on 18th October, 1905 followed by **Bangalore City Co-operative Credit Society** in Mysore State in December, 1905, and a few others by the close of year 1906. **The Bombay Urban Co-operative Credit Society** registered on 23rd.January, 1906, which was the parent of the Bombay State Co-operative Bank. The first urban co-operative bank in Tamil Nadu, namely "**Kancheepuram Urban Bank**" was started in Chengalput district in October, 1904.

The development of urban co-operative credit societies did not receive much attention until 1915 when the Maclagan Committee referred to the potentialities for the organisation of such societies as a means of training the urban upper and middle classes in ordinary banking practices. The version of the committee is very much pertinent to mention in this respect. "Urban credit societies, might serve useful purpose in training the upper and middle classes to understand ordinary banking principles". The failure of local joint stock banks in the country at that time gave an impetus to the growth of urban co-operative credit societies. Many urban credit co-operatives came to be organised in Bombay and Madras provinces during the period 1919 – 1938. The economic boom created by the Second World War (1939 -1945) provided a stimulus to the growth of urban banks in India.

Growth of urban co-operative movement in West Bengal

In India, Bengal (undivided) is the pioneering state in introducing co-operative movement. Co-operative movement in Bengal as in other parts of the country was started with the enactment of the Co-operative Credit Societies Act of 1904 by the Imperial Legislature. For the past hundred years, co-operation has been playing a commendable role in West Bengal (named after partition), in the economic uplift of the people, particularly those belonging to weaker sections and those living in rural and urban areas. The urban co-operative movement in Undivided Bengal was started with the establishment of the **Premier Co-operative Credit Society of Calcutta, Khulna Amla Society and Midnapur Amla Society.** Premier Co-operative Credit Society of Calcutta was started by the employees of Macenon Macenjee and Co. on 12.05.1905.

The progress of urban co-operative credit movement in West Bengal can be explained from the viewpoint of following phases:

1st Stage (During 1905-06 to 1910-11):

The growth of urban co-operative credit movement in undivided Bengal between 1905 and 1911 was moderate. The picture of the progress for this period are given below

Table 3.1
Progress of Urban Co-operative Credit Societies in Bengal
During 1905-06 to 1910-11

Year	No. of Credit Society
1905-06	4
1906-07	4
1907-08	19
1908-09	29
1909-10	37
1910-11	47

Source: RadhaGopal Chakraorty – " British Amal – O- Bangalar Samabay"

It is evident from the above table that by 1911 the number of co-operative societies in Bengal increased to 47. This stage was a period of initiation and expansion of credit societies in Bengal. Few important co-operative societies which were found functioning during the post co-operative credit societies Act, 1904 period are: Premier Co-operative Society Ltd. (12.5.1905), Customs Preventive Service Co-operative Credit Society Ltd (7.1.1909), Anderson Wright & Company Urban Co-operative Credit Society Ltd. (24.6.1909), Union Co-operative Credit Society of Calcutta Ltd (3.11.1909), The Co-operative Credit Society of the Port Trust of Calcutta (13.3.1910), Customs General Co-operative Credit Society Ltd. (18.8.1911), Calcutta Central Telegraph Office Co-operative Credit Society Ltd. (6.7.1912), East Indian Railway Credit Society Ltd. (23.11.1912), The Duncans Co-operative Society Ltd. (16.5.1913), Postal Co-operative Credit Society Ltd.(21.5.1915), Calcutta Corporation Co-operative Credit Society Ltd.(1916), Bengal Chemical Samabay Samity Ltd. (18.5.1917), Bengal Secretariat Co-operative Society (8.3.1919)etc. The Ranaghat People's Co-operative Bank and Joynagar-Mazilpur Co-operative Bank were established in 1913.

2 nd Stage (During 1919-20 to 1928-29):

In the year 1919-20 the number of non -agricultural credit societies was 124. Out of these 27 were operated in Kolkata. The statistical information relating to progress of urban co-operative credit movement during 1919-20 to 1928-29 in Bengal (Undivided) given in the Table shows the clear picture of the movement.

Table: 3.2

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Progress of Urban Co-operative Credit Societies in Bengal

during 1919-20 to 1928-29

Year	No. of Societies	No. of members	Share capital (Rs. in lakhs)	Working capital (Rs. in lakhs)
1919-20	124	37484	13.15	42.16
1920-21	148	44014	16.33	55.83
1921-22	162	52341	19.00	67.00
1922-23	186	62070	22.50	83.00
1923-24	223	72553	26.50	97.69
1924-25	257	82078	29.90	117.47
1925-26	289	99300	36.19	146.11
1926-27	333	105921	40.54	164.33
1927-28	358	119918	46.20	N.A.
1928-29	410	148028	52.47	N.A.

Source: RadhaGopal Chakraorty – " British Amal – O- Bangalar Samabay"

It is apparent from the above table that by 1928-29 the number of cooperative societies in Bengal increased to 410 with a total membership of 148028. The working capital rose to 164.33 in 1926-27 lacs. During 1919-29 the number of societies increased by 231 percent, while membership and working capital increased by 295 percent and 290 percent respectively. During this period the movement continued to make a rapid progress as may be seen from Table 2.2. The urban co-operative banks (initially they were registered as society) registered during this period were: The Kalna Town Co-operative Bank (1917), Baidyabati Sheoraphuli Co-operative Bank (1920), The Shibpur Co-operative Bank (1921), The Hooghly Co-operative Credit Bank (1921), Krishnanagar City Co-operative Bank (1921) Konnagar Samabaya Bank (1923), Bally Co-operative Bank (1925),Bantra Co-operative Bank (1927),Panihati Co-operative Bank (1927), Uttarpara Co-operative Bank (1927), Bansabati Co-operative Bank (1928),The Nabadwip Co-operative bank (1929), Budge Budge Nanghi Co-operative Bank (1929) etc.

3rd Stage (During 1929-30 to 1938-39)

During this period the co-operative movement entered the next phase, which was marked by the great depression of the thirties. The economic crisis resulted in a catastrophic fall in price particularly of agricultural commodities, which very adversely affected the economic conditions of the agriculturists. Their repaying capacity dwindled considerably. The demand for loans increased while over dues mounted up.

Table 2.3 clearly shows that the progress of the urban co-operative movement in Bengal during the period 1929-30 to 1938-39 was very unsatisfactory both in terms of number of members and working capital.

Table: 3.3
Progress of Urban Co-operative Credit Societies in Bengal
during 1929-30 to 1938-39

Year	No.of Societies	No.of members	Share Capital (Rs. in lakhs)	Working Capital (Rs. in lakhs)
1929-30	456	147575	58.90	N.A.
1937-38	562	246688	109.69	544.00
1938-39	593	256959	116.12	572.00

Source: RadhaGopal Chakraorty – " British Amal – O- Bangalar Samabay"

During the year 1938-39 the loan advanced by these societies to the members were Rs.341.83 lacs while loan recovered were Rs.311.47 lacs. These figures stood at Rs.329.98 lacs and Rs.279.67 lacs respectively in 1937-38. Profit, which was Rs.11.92 lacs in 1937-38, reduced to 11.84 lacs in 1938-39. Several urban co-operative credit societies were established during this period,viz, The Boral Union Co-operative Bank (1930), Dhakuria Co-operative Bank (1930), The Bishnupur Town Co-operative Bank.(1930), The Santragachhi Co-operative Bank (1931), The Khatra People's Co-operative Bank(1932),Khardah Co-operative Bank (1933), The Union Co-operative Bank(1936), Kasundia Co-operative Bank (1939)etc.

4th Stage(During 1939-40 to 1945-46) :

This stage of the growth of co-operative movement began after World War II. The following table reflects the progress of the movement:

Table 3.4
Progress of urban credit in Bengal during 1939-40 to 1945-46

	1939-40	1944-45	1945-46
No. of Societies	608	615	628
No. of Members	265331	292089	302692
Share Capital (Rs. in lacs)	122.29	N.A.	N.A.
Reserve Capital & other fund (Rs. in lacs)	77.11	97.55	106.91
Working capital (Rs. in lacs)	616.00	702.28	755.00
Loan (on mortgage)(Rs. in lacs)	361.78	297.38	405.08
Loan recovery (Rs. in lacs)	319.22	152.32	215.43
Bad debt (Rs. in lacs)	59.16	N.A.	N.A.
Profit (Rs. in lacs)	(+)12.79	(+)9.69	(+)10.57

Source: Radhagopal Chaborty-"British Amal-O- Bangalr Samabay

Table2.4 exhibits that by 1945-46, the number of societies in Bengal increased to 628 with a total membership of 302692 and working capital of Rs. 755 lacs. During the period 1939-

40 to 1945-46 the member of societies increased by 3.30 percent, while membership and working capital increased by 14 percent and 22.50 percent respectively.

Now, it is emerged that the co-operative movement in Bengal, like other parts of the country, was started with the enactment of   Co-operative Credit Societies Act, 1904. After the enactment of this Act, primary co-operative credit societies were set up in urban areas with the objective of promoting sustainable banking practices among the lower and middle-income strata of the urban population. Probably the urban co-operative movement in Bengal was started with the establishment of the **Premier Co-operative Credit Society of Calcutta,** which commenced its operation on and from 12th May 1905.

The history of urban co-operative credit society depicts that the initially co-operative movement was started in India to ameliorate the conditions of rural masses. But with the passage of time it was soon realised that co-operation offers solution to the difficulties encountered not only by the village farmers but also the townsman in respect of credit as well as other aspects of his business life.

During the pre-independence period, the Indian farmers had to depend for loans required for agricultural activities exclusively on village moneylenders at an exorbitant rate of interest. Many of them could not repay such debts in time and they were left landless by transferring land to the moneylenders. So, the main aim of co-operative societies in those days was to protect the people with small means from the debt trap of the moneylenders by means of providing financial assistance at a reasonable rate of interest and on easy terms. However, the progress of this movement till1954 exactly 50 years of its existence was rather hopeless. The best assessment of co-operative movement was given by the **All India Rural Credit Survey Committee** in 1954, which stated, "Co-operation has failed, but Co-operation must succeed."

Chapter IV

Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies -Indian Scenario with Special Reference to West Bengal

In India Co-operatives have been assigned a very significant role in the task of rural development, particularly in eradicating poverty and unemployment. Today co-operatives are one of the most widely distributed institutions as these have been set up at the grass root levels in every nook and corner of the country. Co-operatives account for a relatively small share in the bank dominated Indian financial system, however, given their geographic and demographic outreach, they hold a key position in the system.Goegraphically, co-operatives have been instrumental in extending formal financial services to villages and small towns in India. Demographically, these institutions have enabled access to financial services to low and middle income groups in both rural and urban areas.Of high relevance for financial inclusion of lower income people is especially the Short-term Rural Co-operative Credit Structure (STCCS) providing mainly short and medium-term credit besides other financial services. At the end of March, 2011, the three tier STCCS consists of nearly 94,647 Primary Agricultural Credit Societies (PACS), 370 District Central Co-operative Banks (DCCB) with 12,858 branches and 31 State Co-operative Banks (SCB) with 953 branches or a total of 122,590 service outlets. On an average, there is one PACS for every 6 villages; these societies have a total membership of more than 120 million rural people making it one of the largest rural financial systems in the world. The Long-term Co-operative Credit Structure provides mainly long-term agriculture investments loans and consists of 20 State Co-operative Agriculture and Rural Development Banks (SCARDB) and 697 Primary Co-operative Agriculture and Rural Development Banks (PCARDB). On the other hand, among the non-agricultural credit societies urban co-operative banks occupy an important place. They cater to the credit needs of people residing in urban areas. These banks cater to large number of small unorganised borrowers who from the last link of the economic chain, having limited scope of resource mobilisation with a greater social responsibility by financing 60 percent of their advance portfolio in priority sector. The principle of mutual aid, which is the basis of co-operative organisation, and the practice of thrift and self-help which sustain it, generate a feeling of self-reliance and empowerment which is of utmost importance in a democratic set up like our country India. It has a significant role in the entire banking system in expanding the outreach of the system and increasing access to credit. There are 1,645 urban co-operative

banks with a branch network of 8,178 and nearly 50,000 non-agricultural co-operative credit societies (majority of which belongs to employee's co-operative credit societies) at the end of March 2011 in the urban and semi-urban areas catering to the financial needs of the poor and middle class population of our country.

The High Power Committee on Urban Co-operative Banks constituted by RBI in 1999, has rightly commented that the cooperative credit endeavour was the first ever attempt at micro credit dispensation in India. So far as the type of reach and customized services are concerned, the potentiality of these co-operative institutions has already been immense. But, the question is have we achieved the true potential so far? The answer to the question in my opinion is no. The same is evident if we put our attention on the market share of deposits and advances of the Scheduled Commercial Banks (SCBs), Urban Co-operative Banks (UCBs) and Regional Rural Banks (RRBs). The table below exhibits the market share of UCBs in the total deposits of bank group.

Table 4.1
Market share of Deposits of Bank Groups

Year	2006	2007	2008
Commercial Banks(SCBs)	92.1	93.0	93.3
RRBs	3.0	2.9	2.4
UCBs	4.9	4.2	3.9
Total	100.0	100.0	100.0

Table 4.2
Market share of Loans and Advances of Bank Groups

Year	2006	2007	2008
Commercial Banks(SCBs)	93.2	94.0	94.4
RRBs	4.4	3.8	3.4
UCBs	2.4	2.2	2.2
Total	100.0	100.0	100.0

Source: The Address delivered by Dr. K.C.Chakrabarty, Deputy Governor, RBI at the Foundation Day and Inauguration of the 'Core Banking Solution Project' of the   A.P.Mahesh Co-op Urban Bank Ltd. on August 9th, 2009 at Hyderabad.

The Scheduled Commercial Banks (SCBs) share in the total bank deposits has been, 92.1, 93.0 and 93.3 per cent in the year 2006, 2007 and 2008 as compared to Urban Co-operative Banks (UCBs) 4.9, 4.2 and 3.9 per cent in the corresponding period, displaying a downward trend. The SCBs share in the total bank advances has been 93.2, 94.0 and 94.4 per cent in the year 2006, 2007 and 2008 as compared to

UCBs 4.4, 3.8 and 3.4 per cent in the corresponding period, again displaying a downward trend. Therefore, it can be seen that the market share of deposits and loans of UCBs are very meager in relation to total deposits and loans of banks. The same dismal picture is being found in West Bengal too. The market share of deposits and advances of UCBs is very unsatisfactory.

Growth of urban co-operative banks in India

The operations of urban co-operative banks have expanded rapidly since 1966, when they were brought under the purview of the Banking Regulation Act, 1949.In 1966, there were about 1,100 UCBs with deposits and advances of Rs 167 crore and Rs 153 crore respectively. The number of UCBs increased to 1,501 in 1996-97and their deposits and advances rose significantly to Rs 24,161crore and Rs 17,927 crore respectively. The UCBs continued to grow at a faster pace till 2003, when their number increased to 1941 and their deposits and advances to Rs 101546 crore and Rs 64880 crore respectively. Subsequently, the number of UCBs declined to 1872 in 2005 with total deposits of Rs 105017 crore and advances of Rs 66905 crore. The UCB sector has emerged financially stronger since 2005, when the RBI conceived a Vision Document for the revival of this sector. Through the Document, the RBI laid down a multilayered regulatory and supervisory approach aimed at the merger/amalgamation of viable UCBs and the exit of unviable UCBs.On account of this process of consolidation, there has been a continued reduction in the number of UCBs.Due to this mergers and consolidation, the numbers of banks have been squeezed and it was reduced to 1674 as on March 31, 2010 and which was further declined to 1645 in 2010-11.Furthermore, there was a steady rise in the number of financially stronger UCBs(i.e. Grade I and II UCBs) and a decline in the number of financially weaker UCBs (i.e. Grade III and IV UCBs) between 2005 and 2011. The business growth was smartly shown as 15 % to 23 % which can be seen from the figures of last two years statistics. Total deposits and advances of urban co-operative banks stood at Rs.2,12,031 crore and Rs.1,36,341 crore respectively as on 31.03.2011. An overview of their growth over the last fifteen years is given below:

Table 4.3
Growth of Urban Co-operative Banks in India

| | | | | | _Rs.in crore_ |
Year	No.of UCBs	Deposits	% Growth	Advances	% Growth
1996-97	1501	24161	-	17927	-
1997-98	1502	40692	68.40	27807	55.10
1998-99	1587	52617	29.30	34172	23.89
1999-00	1784	71179	35.28	45995	34.60
2000-01	1618	80840	13.57	54389	18.25
2001-02	1854	93069	15.13	62060	14.1
2002-03	1941	101546	9.1	64880	4.5
2003-04	1926	110256	8.6	67930	4.7
2004-05	1872	105021	-4.7	66874	-1.6
2005-06	1853	112237	6.9	70379	5.2
2006-07	1813	120983	7.79	78660	11.77
2007-08	1770	138496	14.48	88981	13.12
2008-09	1721	157042	13.39	96234	8.15
2009-10	1674	182826	16.44	110304	14.62
2010-11	1645	212031	15.97	136341	23.61

Source: Report on Trend and Progress of banking in India, RBI.

Uneven Growth of UCBs

Although the total number of UCBs increased from 1501 in 1996-97 to 1645 in 2010-11 and their operations in terms of deposit mobilisation increased by nearly 8 times over the period 1996-97 to 2010-11, this development did not make much headway towards correcting the regional imbalances and uneven growth and development of urban co-operative banking movement in the country. The region-wise financial position of UCBs depicts wide regional diversity. Table 4.4 depicts the distribution of UCBs across the country.

Table 4.4

State-wise distribution of UCBs and concentration of UCBs in India
(as at end of March, 2011)

Rs in crore

States	No. of banks	No. of branches*	Extension counter	Deposits	Advances
1.Maharastra	539	4,526	117	138124	90260
2. Gujrat	243	853	2	22422	13250
3. Karnataka	268	840	9	14333	9602
4. Tamil Nadu	129	313	0	4822	3773
5. Andhra Pradesh	106	260	6	5348	3963
6.Goa	6	66	1	1696	1019
7. Kerala	60	358	2	5522	3854
8.Poducherry	1	6	0	122	100
9.Assam	8	22	0	438	187
10.Monipur	3	10	1	176	80
11.Meghalaya	3	4	0	106	49
12.Tripura	1	2	0	11	9
13.Mizoram	1	1	0	23	8
14.Bihar	3	5	1	65	33
15.Jharkhand	2	2	0	17	9
16.Orissa	12	46	4	1017	57
17. Delhi	15	79	1	1563	854
18.Uttar Pradesh	70	242	19	4052	1953
19.Uttarakhand	5	61	2	2037	1340
20.Jammu and Kashmir	4	19	4	307	156
21. Punjab	4	19	1	717	356
22. Hariyana	7	17	1	397	219
23.Himachal Pradesh	5	19	1	346	193
24.Madhya Pradesh	52	90	1	1317	624
25.Chattisgarh	12	22	2	369	120
26. Rajasthan	39	200	3	3711	2159
27.Sikkim	1	3	0	13	9
28. West Bengal	46	69	2	2969	1593
All India	1645	8178	180	212031	136341
Total of first 5 states	1339	6792	134	185049	120848
First 5 States as % of all India total	81.4%	83.05%	74.4%	87.3%	88.6%

Source: Report on trend and progress of banking in India, 2010-11; RBI.
*Note: * branch means head office cum branch.*

The spatial distribution of UCBs across the country is skewed, with significant concentration in southern and western region. Most of the UCBs are concentrated mainly in 5 states, viz. Maharashtra, Gujarat, Karnataka, Tamil Nadu and Andhra Pradesh. Moreover, while majority of the UCBs were operating within a single State, there were only 42 UCBs having operations in more than one State. An analysis of the State-wise data on number of UCBs as well as advances and deposits revealed that UCBs

continued to remain concentrated in terms of number as well as banking business in the western and southern part of the country. As at end-March 2011, almost 48 per cent of the total UCBs were located in the western states followed by southern states accounting for 34 per cent of total UCBs. Even within the five states, nearly 64 per cent of total UCBs operated in three states, viz. Maharashtra, Karnataka and Gujarat. The concentration was, however, more skewed when considered in terms of banking business with more than three fourths of total deposits as well as advances attributed to western region. Southern states accounted for 14 and 16 per cent of total deposits and advances, respectively. Accordingly, the banking business of UCBs was very shallow in other parts of the country, particularly in eastern and north-eastern regions. The State-wise data on deposits and advances further revealed that within the regions also there was a concentration of banking business in some of the states. The share of Maharashtra, Gujarat, Karnataka, Andhra Pradesh, Kerala and Tamil Nadu together in total deposits as well as advances of the urban co-operative banks was close to 90 per cent. Maharashtra alone accounted for more than 65 per cent of the banking business of UCBs followed by Gujarat and Karnataka.

Size-wise distribution of UCBs

The frequency distribution of UCBs in terms of deposits and their relative share is shown in Table 4.5. It is observed that at the lower of the spectrum, 18% of the UCBs have a deposit base of less than Rs 10 crore and account for only 0.8% of deposit. At the same time, at the top end only 28 banks (i.e. only 1.7% of total) had a share of 39.6% in the total deposits. Nearly 60% of the UCBs (981 banks) fell in the deposit base range of Rs.10 crore to Rs.100 crore and accounted for 16.9% of total deposits.

Table 4.5

Size-wise distribution of Urban Co-operative Banks

(as at end of March, 2011)

Volume of deposits	No of UCBs		Deposits	
	No	Share in total (%)	Amount in Crore	Share in total (%)
Less than Rs.10 crore	298	18.1	1,646	0.8
Rs.10 crore& above but less than Rs 25 crore	418	25.4	7,115	3.4

Rs.25 crore& above but less than Rs 50 crore	318	19.3	11,442	5.4
Rs.50 crore& above but less than Rs100 crore	245	14.9	17,219	8.1
Rs100 crore& above but lesstan Rs 250 crore	206	12.5	31,631	14.9
Rs.250 crore& above but less than 500 crore	91	5.5	30,212	14.2
Rs.500 crore& above but less than1000 crore	41	2.5	28,889	13.6
Rs.1000 crore and above	28	1.7	83,867	39.6
Total	1645	**100.0**	2,12,031	**100.0**

Source: Report on trend and progress of banking in India, 2010-11, RBI.

Urban co-operative banks in West Bengal

The institutional credit system in the state West Bengal composed of both co-operative and non co-operatives. In non-cooperative sector commercial banks are the important one. A network of 5605 branches of nationalised commercial banks meets the credit needs for various activities in the state**.** The progress of commercial banking in India as well as in West Bengal can be found out from the table 4.6.

It is apparent that number of branches of scheduled Commercial banks in India at the end of March.2010 stood at 85,393, whereas the same was 5,605 in West Bengal corresponding to the same period. It is also found that in India, the average population serve by per Bank Branch(Including RRBs but excluding Co-operative Bank) 13,800. But in case of West Bengal the population covered by per branch of commercial bank estimated at 15,475.

Table 4.6

Progress of commercial banking in India

	All India			West Bengal		
Year	2008	2009	2010	2008	2009	2010
No of branches Scheduled Commercial Bank Of which:	76050	80547	85393	5112	5339	5605
Rural Branches	31076	31667	32624	2544	2599	2654
Urban and Metropolitan	44974	48880	52769	2568	2740	2951

Deposits (Rs.in crore)	3196939	3834110	4492826	174947	221212	255120
Advances (Rs. in crore)	2361914	2775549	3244788	113689	141325	163094
Average population per office (as on 31.03.2010)			13800			15475

On the other hand, in West Bengal, the co-operative credit structure consists of two different sets of organisations, one providing short-term credit to the members and the other for meeting their long-term credit requirements. The West Bengal State Co-operative Bank (WBSCB) is the Apex institution of the short-term co-operative structure in the state. It is the federation of the District Central Co-operative Banks (DCCBs). At present there are 17 District Central Co-operative Banks working in West Bengal. At the village level there are 8026 Primary Agricultural Co-operative Societies (PACS) that provide short term credit to the farmers. On the other hand, the long term credit structure consists of two tiers, one at the state level and the other at the regional level. The West Bengal State Agriculture and Rural Development Bank (SARDB) is the apex bank, which is a federation of the Primary Co-operative Agriculture and Rural Development Banks (PCARDB) at the regional level.

Besides this, there are 46 urban co-operative banks in West Bengal catering to the needs of non-farm sector loans in towns and municipal areas. Our state West Bengal occupies only 2.8 per cent of total urban co-operative banks in India. Out of 46 UCBs, 2 are Mahila Co-operative Bank (viz, Kolkata Mahila Co-operative Bank and Durgapur Mahila Co-operative Bank) and 6 belong to Salary Earners Bank. These Salary Earners Banks are: Durgapur Steel peoples' Co-operative Bank Ltd, Eastern Railway Employees' Co-operative Bank Ltd., Eastern and North Frontier Railway Employees' Co-operative Bank Ltd., Kolkata Police Co-operative Bank Ltd and SBI Staff Association Co-operative Bank Ltd. In West Bengal there are only 69 branches with 31 out of 46 UCBs being single branch unit banks. These banks have a branch per 2,19,608 urban populations. This compares poorly with all India average of one UCB branch per urban population of 38,390.It can be seen that out of 19 districts in West Bengal these banks are functioning in only 10 districts. Besides this, there are 125 non-agricultural co-operative credit societies are also working in West Bengal. Of these 80 belongs to Urban Co-operative Credit Society and remaining 45 are in the form of Mahila Co-operative Credit Society. These co-operative banks as well as co-operative societies have been rendering useful services by way of mobilising deposits and providing financial support to their members as well as urban people belonging to middle and lower income group and marginalised section of the society. This institution is most suited to finance those who are presently borrowing from the informal sector.

Table 4.7 exhibits the volumes of deposits and loans and advances of Urban Co-operative Banks in India as well as in West Bengal during the last few years.

Table 4.7

Trend in Deposits and Advances of Urban Co-operative Banks in India and West Bengal

Rs. in crore

	All India			West Bengal		
Year	2008-09	2009-10	2010-11	2008-09	2009-10	2010-11
Deposits	157042	182862	212031	1776.90	2031.27	2161.41
Advances	96234	110304	136341	778.46	869.20	922.81

Source: Report on Trend and Progress of banking in India, RBI; Report on UCBs Conference, 2011; WB.

Note: In case of deposits and advances of UCBs in W.B., Salary Earners Banks are not considered.

The above table shows that the banking business of UCBs in West Bengal is very low in comparison of the national figure. In 2010-11, the total business (i.e. deposits and advances) of UCBs in West Bengal occupy only 1.5 per cent of the total deposits of this sector of the country. Though the share of business of UCBs in West Bengal is not much impressive it is an important segment of banking, considering the number of consumers availing of its services. By catering to the credit requirements of people with limited means in the urban and semi urban centers the urban co-operatives banks and credit societies seek the financial inclusion of people who are economically disadvantaged and this is extremely important for the equitable growth in the country.

On the basis of deposits as on 31st March, 2011, the urban co-operative banks of West Bengal may be grouped as under:

Table 4.8

Size- wise distribution of UCBs of West Bengal

Volume of Deposits	2010-11
Less than Rs. 10 crore	3(7.5%)
Rs.10 crore& above but less than 25 crore	11(27.5%)
Rs.25 crore & above but less than 50 crore	12(30.0%)
Rs.50 crore& above but less that 100 crore	12 (30.0%)
More than Rs.100 crore	2 (5.0%)

Source: Report on State level Conference on UCB in West Bengal on July, 14, 2011
*Note:*Here Salary Earners Banks have not been considered.*

The above table depicts that 7.5% of the urban co-operative banks have a deposit base of less than Rs 10 crore. On the other hand, at the top end only 2 banks (i.e. 5% of total) had a quantum of

deposit of more than Rs. 100 crore and 27.5% of UCBs have tapped deposit within the range of Rs.10 crore to Rs. 25 crore. Furthermore, 60% of the UCBs (24 banks) fell in the deposit base range of Rs.25 crore to Rs.100 crore.

From the view point of district-wise location of urban co-operative banks and non-agricultural co-operative credit societies it is seen that the spatial distribution of this sector is highly skewed because nearly 82 per cent of urban co-operative banks and urban credit societies are under operation in nine districts,viz. Howrah, Hooghly , North 24 Parganas, South 24 Parganas, Kolkata, Nadia,Burdwan, Bankura and Purba Mednipur.The other districts have no significant role in urban co-operative movement as such. There are no urban co-operative banks in the district of Uttar and Dakshin Dinajpur, Jalpaiguri, Darjeeling, Cooch Bihar, Murshidabad, Malda,Birbhum and Purulia. On the other hand, out of 3354 Gram Panchayats in the state 924 still remain unbanked. There are 7486 unbanked villages having population more than 2000 in the state of West Bengal. An analysis of the State-wise data relating to number of urban co-operative banks revealed that UCBs are concentrated in the five districts of the state. As at end-March 2011, nearly 65 per cent of the total UCBs are operated in five districts, viz. Burdwan, Hooghly, Howrah, Kolkata and North 24 Parganas. These districts contributed nearly 80% of total branches of UCBs of the State.

Table 4.9
District- wise distribution of UCBs in West Bengal

Districts	No. of Banks	No. of Branches
Burdwan	4	5
Hooghly	5	11
Howrah	8	15
Kolkata	9	12
North 24-Parganas	5	8
South 24-Parganas	4	3
Nadia	4	0
East Midnapore	3	14
West Midnapore	1	0
Bankura	3	1
Total	46	69

Table 4.10
District- wise distribution of UCBs, UCCSs, MCCSs in West Bengal

Districts	Urban Co-operative	Urban Co-operative Credit	Mahila Co-operative Credit	Total

	Banks(UCBs)	Societies(UCCSs)	Societies(MCCSs)	
Howrah	8	18	11	37
Hooghly	5	12	1	18
North 24 Parganas	5	13	3	21
South 24 Parganas	4	8	3	15
Kolkata	9	17	4	30
Nadia	4	1	1	6
Jalpaiguri		1	2	3
Darjeeling		3		3
Coochbehar				0
Uttar Dinajpur			2	2
Dakshin Dinajpur			1	1
Murshidabad		4	1	5
Malda			3	3
Burdwan	4	1	4	9
Bankura	3		2	5
Birbhum		1	2	3
Purulia			1	1
East Mednipur	3	1	3	7
West Mednipur	1		1	2
Total	46	80	45	171

The different Urban Co-operative Banks, Urban Co-operative Credit Societies and Mahila co-operative Credit Societies which are located in the different districts of West Bengal, are given below:

✓ **Burdwan District**

❖ **Urban Co-operative Bank**:

➢ Kalna Town Co-operative Bank Ltd.

➢ Durgapur Steel People's Co-operative Bank Ltd.

➢ Raniganj Co-operative Bank Ltd.

➢ Durgapur Mahila Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**

➢AVB Employee's Co-operative Credit Society and Bank Ltd.

❖ **Mahila Co-operative Credit Society:**

➢ Burdwan Mahila Samabaya Rindan Samity Ltd.

➢ Burdwan Mahila Co-operative Credit Society Ltd.

➢ Asansole Mahakuma Mahila Co-operative Credit Society Ltd.

➢ Kalna Mahila Credit Co-operative Society Ltd.

Kalna Town Co-operative Bank Ltd. is the first ever-urban co-operative bank in the district. It was established in the year 1917 with working capital of Rs.34. Then there were 19 members. It is one of the unit banks and operates exclusively in the Kalna Town of Burdwan district. Durgapur Steel People's Co-operative Bank Ltd was registered on 3.01.1997 by the Registrar of Co-operative Societies, West Bengal with No.138 and also received banking license vide No. WB1392 P, dated 26.03.1997 from RBI under section 56 of the Banking Regulation Act, 1949(as applicable to co-operative societies) as an urban cooperative Bank Ltd with limited liabilities. However, it had been operating since 1969 as a co-operative credit society with a share capital of Rs.1.28 lakhs. The number of members of the society was 2085 in the year 1969-70. The area of operation of the bank is confined to the entire Durgapur Sub-Division under the District of Burdwan. The bank has only one branch located within the premises of Durgapur Steel Plant and the main branch is within the premises of Head Office at Benachity House, Durgapur-4, Burdwan, West Bengal. Raniganj Co-operative Bank Ltd. is a unit bank, as it has no branch. The area of membership is confined to the entire Raniganj police Station under the district of Burdwan, W.B. The bank was registered on 11.03.1998 under registration no.5 RCS/98 and it had come under the purview of the BR Act.1949 as on 26.07.98 as it obtained permanent license for carrying on banking business from RBI with effect from that date. It commenced business from 25.01.1999 with the help of active co-operation of nearly 1700 members and their capital contribution was Rs.28.72lakhs. In the first year the total deposits collected by the bank was Rs.127.35 lakhs and total loans and advances given to the members were Rs.89.02 lakhs. The bank earned net profit of Rs.2.97 lakhs during 1999-2000. Durgapur Mahila Co-operative Bank Ltd. was established with the objective of bringing about a qualitative change in the lives of the women and to improve the economic and social status of the women. The bank was registered under WBCS Act.1983 with the registration No.6 (RCS) on 23.04.1998 by the Registrar of the Co-operative Societies, West Bengal. It started business with a working capital of Rs.13.91 lakhs. It is a unit bank and the area of operation of the bank is limited within entire Durgapur Sub-Division and is restricted to women only.

Burdwan Mahila Co-operative Credit Society Ltd. is a Women Co-operative Society with limited liability and was registered under West Bengal Co-operative Societies Act,1983 in the year 1994 vide Registration No.1/94(Burdwan) dated 10.03.1994. The society has four branches located at Guskara, Galsi, Panaghar and Natunhat and the main branch is within the premises of Head Office at 80, G.T.Road,

Badamtala More, Burdwan.The area of membership of the society is confined to Burdwan Municipality and Kalna,Katwa and Durgapur sub division under Burdwan district.

Kalna Mahila Credit Co-operative Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No.4/KT,dated 17.07.2003.The registered address of the society as per bye-law is Bank Bazar,Kachari Para,P.O.Kalna,Burdwan-713403.The area of membership of the society is covered the Kalna Gram Panchayat and all the wards of Kalna Municipality.

Asansole Mahakuma Mahila Samabay Rindan Samity Ltd was registered in the year 1993 (bearing Regd. No.408, dt.16.12.1993).The society operates its credit business from its Registered office at Hosiyari More, Dishergarh, Burdwan-713101. The area of operation of the society is confined to entire area of Asansole under Burdwan district.

✓ Hooghly District

❖ Urban Co-operative Bank:
- ➢ Baidyabati - Sheoraphuli Co-operative Bank Ltd.
- ➢ The Hooghly Co-operative Credit Bank Ltd.
- ➢ Konnagar Samabaya Bank Ltd.
- ➢ Uttarpara   Co-operative Bank Ltd.
- ➢ Nabagram   People's Co-operative Bank Ltd.

❖ Urban Co-operative Credit Society:
- ➢ Bansabati Co-operative Credit Society Ltd.
- ➢ Barijhati Co-operative Credit Society Ltd.
- ➢ Payragacha Co-operative Credit Society Ltd.
- ➢ Rishra Co-operative Credit Society Ltd.
- ➢ Tarakeswer Netaji Subhas Co-operative Credit Society Ltd.
- ➢ Serampore Co-operative Credit Society Ltd.
- ➢ Bhadreswer Co-operative Credit Society Ltd.
- ➢ Bhadrakali Friends Co-operative Credit Society Ltd.
- ➢ Rishra Peoples Co-operative Credit Society Ltd.
- ➢ Purashree Co-operative Credit Society Ltd.
- ➢ Kanaipur Co-operative Credit Society Ltd.
- ➢ Chandannagar Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society:**

  ➢ Hooghly District Mahila Co-operative Credit Society Ltd.

Baidyabati Sheoraphuli Co-operative Bank Ltd. started its business on and from 01.09.1920 with a working capital of Rs.380. The bank has now three branches. The operations of the bank extended to the Baidyabati and Sheoraphuli Police station of Hoogly district. The Hooghly Co-operative Bank Ltd has two branches - one is located at Chandannagar and other at Chisurah. The bank was registered on 23.02.1921. It obtained banking license from RBI on 26.10.87(bearing no. UBD WB 891P, dated 26.10.87). Konnagar Samabaya Bank Ltd was registered as co-operative society on 08.03.1923.It received license from RBI for carrying on banking function (vide license No. UBDWB 740 P) on 10.12.1986. At present there are two branches of the bank, one attached with head office as main branch and other new branch located at 2, S.K.Deb Street, Konnagar, Hooghly. It commenced business with a capital of Rs. 125 and the number of members was 15.The bank earned net profit of Rs.83 in 1924. Uttarpara Co-operative Bank Ltd. was registered as co-operative society in the year 1924 vide registration No.2 dated 02.021924. Thereafter the bank obtained the RBI license vide RBI license No. UBD.WB 921(P) dated 23.11.87. At present there are two branches excluding main branch. The branches are located at 112 and 113, B.B.D Road, Hindmotor, Hooghly and T.N. Mukherjee Road, Makhla, Hooghly. Bansabati Co-operative Bank Ltd. was established in 1928. It is a unit bank. It started its operation with a share capital of Rs. 120. The area of operation of the bank covers entire Bansabati Municipality of Hooghly district.

Out of the six urban co-operative banks in Hooghly district, the above five banks were established between the period 1920-1928. Then there was a long gap of 34 years. On 14th. June 1962, Nabagram People's Co-operative Bank Ltd. was registered as co-operative society under registration No. 49/14.61962. It was converted into urban co-operative bank on 13.01.1987. As per the Bye-laws the area of operation of the bank is now confined to Nabagram, Baro-Bahera and Subhas Nagar area of Hooghly district.

Serampore Co-operative Credit Society was registered under WBCS Act 1983 bearing Regd.No.23 HG dt.21.02.1989. It commenced its operation with a capital of   Rs.25, 000.The area of membership of the society is confined within the entire zone under Serampore Municipality. The society, in addition to its Head Office branch, has a branch at Mahesh.

Bhadreswar co-operative Credit Society Ltd. registered under the WBCS Act, 1983 on 19 th January, 1996(vide regd. No.03/HG dated 19.01.1996).The area of operation of the society is restricted to the Bighati Gram Panchayet and Bhadreswar Municipality.

Hooghly District Mahila Co-operative Credit Society Ltd. Ltd. was registered on 14.07.1993(bearing Regd. No. 17/HG, 1993). It commenced its operation with a capital of Rs.14, 000. At present area of operation of the society is extended to entire Hooghly district.

Rishra Peoples Co-operative Credit Society Ltd was registered in the year 1990 with the ARCS Hooghly (bearing Regd. No.54/HG,dt.17.12.1990).The society operates its credit business from its Registered office/Head office and from its extension counter at Panchanantala,Rishra. Its area of operation confined to Subhasnagar,Daspara,Dakshinpara,Bagpara,Natunpally, Morepukur,Mirpore, Barujibi colony,Ramkrighnapally,Bhadua,Natungram,Kumardinghi,Bruapara, etc under the jurisdiction of Rishra Anchal Panchayat.

Borijhatty Co-operative Credit Society Ltd was registered (bearing Regd. No.99/Hooghly, dt.02-05-1963) in the year 1963.The registered office of the society is situated at Chanditala, Hooghly. Its area of operation confined to Barijhatty, Chanditala, Garalgachi, Thero Gram Panchayet.

Bhadrakali Friends Co-operative Credit Society Ltd started its operation in the year 1994(vide Regd. No.15/HG, dt.01-10-1994). It confines its operation within Uttarpara Municipility.The registered office of the society is situated at 76, Upper Biplabi Fanindra Mohan Bandhapadhyay Sarani, Bhadrakali, Hooghly-712231.

Payaragachi Co-operative Credit Society Ltd. was registered (bearing Regd. No. 9/HG,1996) in the year 1996.The registered office of the society is situated at Janai,Hooghly. Its area of operation confined to Janai,Payaragachi,Naiti,Chanditala Gram Panchayat.q

Purashree Co-operative Credit society Ltd. is a unit society, as it has no branch. The area of membership of the society is confined to Khalisani and Nabagram Mouza under Chandannagar Municipality, Hooghly, W.B. The society was registered on 26 th May, 1978 under Registration No.19/HG, 1978.

Tarakeswar Netaji Subhas Urban Co-operative Credit Society Ltd. bears the Registration No.9/HG, dated August 20, 2010 under West Bengal Co-operative Societies Act, 1983. The society has two branches (Chapadanga Branch and Ballypur Branch.) excluding the main branch located at Chaul Patty, Tarakeswar,Hooghly. The area of operation of the society is restricted to the all wards of Tarakeswar Municipality.

Rishra Co-operative Credit Society was registered under WBCS Act 1983 bearing Regd.No.5 HG dt.01.03.1995. The area of membership of the society is confined within the entire Rishra Municipality.

The registered office of the society is situated at 51,Dinen Bhattacharya Sarani, Morepukur,Rishra, Hooghly.

✓ **Howrah District**

❖ **Urban Co-operative Credit Bank:**
  ➢ Bally Co-operative Bank Ltd.
  ➢ The Bantra Co-operative Bank Ltd.
  ➢ The Shibpur Co-operative Bank Ltd.
  ➢ Santragachi Co-operative Bank Ltd.
  ➢ Kasundia Co-operative Bank Ltd.
  ➢ Baltikuri   Co-operative Bank Ltd.
  ➢ Liluah   Co-operative Bank Ltd.
  ➢ United Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**
  ➢ Bankra Co-operative Credit Society Ltd.
  ➢ Kona Chamrail Jagadishpur Co-operative Credit Society Ltd.
  ➢ Jotegiri Co-operative Credit Society Ltd.
  ➢ Kadamtala Jadav Samabay Credit Society Ltd.
  ➢ Boluhati Co-operative Credit Society Ltd.
  ➢ Makardaha Co-operative Credit Society Ltd.
  ➢ North Howrah Co-operative Credit Society Ltd.
  ➢ South Howrah   Co-operative Credit Society Ltd.
  ➢ Udaynarayanpur Amta Co-operative Credit Society Ltd.
  ➢ Prasastha Co-operative Credit society Ltd.
  ➢ Jhikira Babasayee Co-operative Credit Society Ltd.
  ➢ Salkia Co-operative Credit Society Ltd.
  ➢ Howrah Co-operative Credit Society Ltd.
  ➢ Podrah Co-operative Credit Society Ltd.
  ➢ Madhya Howrah Co-operative Credit Society Ltd.
  ➢ Ram Raja Co-operative Credit Society Ltd.
  ➢ Baksara co-operative Credit Society Ltd.
  ➢ The Ghosh Para Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society:**

➢ Subhas Mahila Pragati Co-operative Credit society Ltd.

➢ Naripragati Credit Co-operative Society Ltd.

➢ Bally Prafulla Moyee Mahila Co-operative Credit Society Ltd.

➢ Panchla Mahila Bikash Co-operative Credit Society Ltd.

➢ Bagnan-I Mahila Bikash Co-operative Credit Society Ltd.

➢ Dakshin Howrah Mahila Co-operative Credit Society Ltd.

➢ Mahila Bikash Co-operative Credit Society Ltd.

➢ Agragami Mahila Co-operative Credit Society Ltd.

➢ Udaynarayanpur Mahila Co-operative Credit Society Ltd.

➢ Uluberia Mahila Co-operative Credit Society Ltd.

➢ Paschim Howrah Mahila Co-operative Credit Society Ltd.

The urban co-operative movement in the district of Howrah started its journey with the establishment of Bally Co-operative Credit Society. It was registered on 3rd, October, 1925. The first board of the society was constituted by the eighteen promoter members. This bank had come under the purview of the Banking Regulation Act, 1949 on 22.03.1990, as it obtained license for carrying on banking business from RBI with effect from that date. The bank has no branch. The area of operation of the bank is restricted to Bally, Belur, Bhattanagar and Liluah. The Bantra Co-operative Bank Ltd. bears the registration No.3, Howrah, dated March, 30, 1927 under Co-operative Societies Act.As a primary co-operative bank, the bank was licensed by RBI (bearing No. UBD, WB 801 P) on 26.12.1986 under section 22 of the B.R.Act, 1949.The area of operation of the bank is confined to Bantra police station. The Shibpur Co-operative Bank Ltd was established on 3rd. October, 1929. It started business with an initial capital of Rs. 650. It is a unit bank and area of operation of the bank is limited within Shibpur Municipality of Howrah district. The Santragachi Co-operative Bank Ltd started its operation in the year 1931. On the other hand, Kasundia Co-operative Bank Ltd. was registered under WBCS Act bearing registration No.1 dated 10.9.1939. It was licensed by RBI vide No UBD.WB.492 P dated 26.07.1986. Baltikuri Co-operative Bank Ltd. continued its main function of rendering banking facilities to the local people through its branches at Biradingi, Domjur and Jagadishpurhat. This bank was registered on 23.04.1974 (bearing Regd, No.28/74 dt.23.04.1974). Liluah Co-operative Bank Ltd. is one of the leading urban co-operative banks of West Bengal. It was registered on 24.06.1979 under registration No. 27,

dated 24.06.1979. It had come under the scope of the BR Act 1949 as on 18.11.1986 (bearing RBI license No. UBD.WB 653 P dated 18.11.86*).* The bank has four branches located at Bhattanagar, Liluah, Belgachia and Bamungachhi and the main branch is within the premises of Head Office at 60, Bhattanagar, Howrah. The area of operation of the bank is confined to entire Liluah (under Bally Municipality and Bhattanagar-Chalkpara Gram Panchayet) and Howrah Maidan area.

The Baksara Co-operative Credit Society Ltd was registered (bearing Regd. No. 6 of 80/81, Howrah) in the year 1980.The registered office of the society is situated at L.M.C. Sarani, Baksara, Howrah-711110. The society has one branch located at Jagachha and the main branch is within the premises of Head Office. Its area of operation confined to Jagachha, Mandirpara, Faridpur, Polen Para, Bagber, Panpara, Palpara area under the jurisdiction of Jagachha Police Station, Howrah.

Udaynarayanpur Amta co-operative Credit Society Ltd. registered under the WBCS Act, 1983 on 16 th December,1985(vide regd. No.16/HG dated 16.12.1985).The area of operation of the society is confined to the entire Udaynarayanpur block. This society is operating its credit business from its registered office located at Udaynarayanpur, Howrah.

The Bankra Co-operative Credit Society Ltd. started its operation in the year 1991(bearing Regd. No.5/Howrah, dt.11-10-1991). The registered office of the society is situated at Bankra Dakshin Pally, P.S. Domjur, Howrah-711403.It confines its operation within Bankra1, 2 and 3 Gram Panchayet and Salap 1 and 2 Gram Panchayet.

North Howrah Co-operative Credit Society was registered on 30.04.1981 under WBCS Act bearing Regd.No.20 (1980-81). The area of membership of the society is confined within the Ward No 3,5,10,11,12,13 and 15 of Howrah Corporation. The society is operating its business from the registered office situated at 12/1, Upendra Mitra Lane, Salkia, Howrah-711106.

The Salkia Co-operative Credit Society Ltd. bears the Registration No.12, Howrah, dated 10.09.1929. The area of operation of the society is restricted to Golabari and Mali Paachghora Police Station of Howrah district. The society operates its credit business from its registered office at 13/1, Sitanath Bose Lane, Salkia, Howrah-711106.

South Howrah Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No. 72,dated 13.10.1961.The registered address of the society as per bye-law is 62/7 Sarat Chatterjee Road,Howrah-711104. Besides this, for smooth functioning and to provide better facilities to its members, a Collection Centre is now in operation at Bakultala, Andul Road, Howrah. The area of membership of the society is covered the area Thakur Ram Krishna Lane,Kasundia 1st Bye-Lane,Andul Road (under Ward No 41 of Howrah Corporation),Thana Makua Mouza (under Ward No 45 of Howrah Corporation),Carry Road,Malluickpara Lane.

Bagnan1 Mahila Bikash Co-operative Credit Society Limited was registered on 02.06.1997.The registered office of the society is situated at Bangalpur, P.O.Bagnan, Howrah-711303. During the year 1997-98 there were 42 SHGs with a member of 559. This society aimed at organising rural women entrepreneurs and comprises of 1046 SGHs. It has 22151 members with a share holding of Rs 1.44 crore.Today this society operates its activity around 82 villages in Bagnan 1 Block, covering an area with a population of 2, 20,915(out of which adult women,i.e. female voter as per Electoral list 64,169). While 100% of the members of the society are women, nearly 80% are from the marginalised classes drawn from the regions' unorganised sector of women who are small producers, vegetable vendors, flower farmers, cottage industry entrpreneurs, casual labourers, daily wage earners, etc. This society is an example of how it empowers women and catapults them from non-entities to decision- makers at home.

Mahila Bikash Co-operative Credit Society was registered under WBCS Act 1983 bearing Regd.No.11, 92-93 dt.11.07.1993. The area of operation of the society is confined within the entire Jogachha Police Station and Ward No.41 and 44 of Howrah Municipal Corporation. The society, in addition to its Head Office branch, has a branch at Ichapur, Kamradanga, Howrah.

Makardah Co-operative Credit Society Ltd started its operation in the year 1962 (bearing Regd.No. 7 of 1962, dt 26.09.1962). The registered office of the society is situated at Makardah,P.S. Domjur,Howrah-711409. The area of operation of the society is restricted to Makardah I Gram Panchayet of Howrah district.

The Ghosh Para Co-operative Credit Society Ltd bears the Registration No.8/Howrah/2009 under West Bengal Co-operative Societies Act, 1983. The registered office of the society is located at 29/30/3, Fakir Chand Ghosh Lane, Howrah-711104. The area of operation of the society is extended to the all wards of Howrah Municipal Corporation.

The Kadamtala Jadav Samabay Cedit Society Ltd was registered (bearing Regd. No. 20,dt.15.1110930) on 15 th November,1930.The registered office of the society is situated at 151,Narasingha Dutta Lane,Kadamtala,Howrah-711101.

Jhikhira Babsayee Co-operative Credit Society was registered in the year 1974 under WBCS Act bearing Regd.No.12/Howrah,dated 12.10.1974. The area of membership of the society is limited to Jhikhira village.

Baluhati Co-operative Credit Society Ltd bears the Registration No.17, Howrah, dated 16.11.1951. The society operates its credit business from its registered office at Baluhati, P.S.Domjur, Howrah-711405. The area of operation of the society is restricted to Baluhati, Goyeshpur, Pipilai,Bhaskur Narna and Dafarpur village under Domjur Police Station of Howrah district.

Dakshin Howrah Mahila Co-operative Credit Society Ltd started its operation in the year 2002(vide Regd. No.5/HG, dt.26.04.2002).   It confines its operation within Howrah Municipal Corporation.The registered office of the society is situated at 332 GT Road, Howrah-711103.

Prasastha Co-operative Credit Society Ltd was registered on 11.11.1963 with Registration No.15/Howrah,dt.15.11.1963 and official address of the society at Prasastha, Howrah-711302.As per By-law, the area of membership was restricted at Prasastha under Mohiary Gram Panchayat II.

Agragami Mahila Co-operative Credit Society Ltd started its operation in the year 2007(bearing Regd. No.4/Howrah, dated 30.11.2007). The registered office of the society is situated at Dasnagar, Howrah-711105.It confines its operation within Dasnagar, Dhasra Kajipara, Baltikuri (Ward No.9, 47 and 48 of Howrah Corporation).

Udaynarayanpur Amta Mahila Co-operative Credit society Ltd is a unit society, as it has no branch. The area of membership of the society is confined to Udaynarayanpur and Amta Block, Howrah. The society was registered on 24 th May, 2005 under Registration No.2 (Howrah), dt.24.05.2005.The registered office of the society is situated at Jangalpara, Udaynarayanpur, Howrah-711412.

Subhas Mahila Pragati Co-operative Credit Society Ltd was registered in the year 1996 with the ARCS Howrah (bearing Regd. No.10/95-96,dated 06.02.1996).The society operates its credit business from its Registered office at Baltikuri Japanigate,P.S.Jagacha,Howrah-711113.Its area of operation confined to Baltikuri,Dasnagar,Shanpur, and Dharsa area of Domjur Block, Howrah district.

Panchla Mohila Bikash Co-operative Credit Society Ltd bears the Registration No.7/Howrah, dated 17.06.1997 under West Bengal Co-operative Societies Act, 1983. The society has one branch at Sankrail excluding the main branch located at Subharara Sahapara, Howrah. The area of operation of the society is restricted to Panchla and Sankrail block of Howrah district.

Bally Prafullamoyee Mahila Co-operative Credit Society was registered on January 25, 2000 under WBCS Act bearing Regd.No.11/Howrah, dated 25.10.2000. The society is operating its business from the registered office situated at Nischinda, Ghoshpara, P.S.Bally, Howrah-711227. The area of membership of the society is confined within Durgapur I, Durgapur II, Nischinda, Sapuipara, Chakpara, Bally, Gagadishpur, Chamrail Gram Panchayet of Howrah district.

Naripragati Co-operative Credit Society Ltd started its operation in the year 1992 (bearing Regd.No. 5 /Howrah, dt 15.09.1992). The registered office of the society is situated at Ramkrishnapur, Mukherjee Para, Howrah-711102. The area of operation of the society is restricted to Shibpur Thana, Howrah Thana and Sakrail Thana of Howrah district.

Paschim Howrah Mahila Co-operative Credit society Ltd is a unit society. It has no branch. The area of membership of the society is confined to Jagachha Thana,Dakshin Sanpur,Dasnagar of

Howrah district. The society was registered in the year 2004 under Registration No.1/Howrah, dated 05.03.2004.

The Podrah Co-operative Credit Society Ltd bears the Registration No.57, Howrah, dated 02.05.1963. The society operates its credit business from its registered office at Podrah, P.S.Sankrail, Howrah. The area of operation of the society is restricted to Sankrail Gram Panchatat of Howrah district.

✓ **Kolkata District**

❖ **Urban Co-operative Bank:**
- Dhakuria Co-operative Bank Ltd.
- Baranagar Co-operative Bank Ltd.
- Bank Employees Co-operative Bank Ltd.
- Eastern Railway Employee's Co-operative Bank Ltd.
- Eastern and North Frontier Railway Employees Co-operative Bank Ltd.
- Samata Co-operative Development Bank Ltd.
- SBI Staff Association Co-operative Bank Ltd.
- Kolkata Mahila Co-operative Bank Ltd.
- Kolkata Police Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**
- Ancalik Dol Co-operative Credit Society Ltd.
- Jadavgarh Co-operative Credit Society Ltd.
- United Co-operative Credit Society Ltd.
- The New Tallyganj Co-operative Credit Society Ltd.
- Haltu Co-operative Credit Society Ltd.
- Rabindranagar Co-operative Credit Society Ltd.
- Barisha Urban Co-operative Credit Society Ltd.
- Central Calcutta Co-operative Credit Society Ltd.
- Christan Co-operative Credit Society Ltd.
- Gariahat Market Babasayee Co-operative Credit Society Ltd.
- Park Circus Market Babasayee Co-operative Credit Society Ltd.
- Baguiati Urban Co-operative Credit Society Ltd.
- Belgharia Co-operative Credit Society Ltd.
- Nimta Co-operative Credit Society Ltd.
- Paschim Putiyari Co-operative Credit Society Ltd.

- ➤ Shiv Parvati Co-operative Credit Society Ltd.
- ➤ South Dumdum Co-operative Credit Society Ltd.
- ❖ **Mahila Co-operative Credit Society:**
  - ➤ Dakshin Sahartali Mahila Rindan Samity Ltd.
  - ➤ Bidhannagar Mahila Co-operative Credit Society Ltd.
  - ➤ Usha Multipurpose Mahila Co-operative Credit Society Ltd.
  - ➤ Kolkata Mahila Co-operative Credit Society Ltd.

Dhakuria Co-operative Bank Ltd was registered on 09.11.1932. It commenced its operation with a capital of Rs.1670. It has no branch. At present area of operation of the bank is extended to Dhakuria, Ballygunge, Jadavpur and Garia under Kolkata district.   Baranagar Co-operative Bank started its operation in the year 1956. It is a unit bank. It confines its operation within Baranagar and Dunlop area. Samata Co-operative Development Bank Ltd was registered (bearing Regd. No. 4RCS Co-op.) on 29.10.1996.The bank obtained permanent license from the RBI for carrying on banking business on 24.06.1997.The registered office of the bank is situated at BK-129, Salt Lake City, Kolkata- 91. This bank, a multi-district urban co-operative bank, has no branch. The area of operation of the bank covers the vast area of five districts such as Kolkata, Uttar 24-Parganas (up to Barasat), Nadia (up to Kalyani Simanto), Baruipur and Mahestala of South 24-Parganas and entire Howrah district. Kalikata Mahila Co-operative Bank Ltd is a unit bank and its area of operation confined to Calcutta Corporation area and is restricted to women only. This bank was registered on 25.06.1998.

Sarsuna Friends Co-operative Credit Society was registered under WBCS Act bearing Regd.No.15/61 dt.20.09.1953. The area of operation of the society is confined within 126 and 127 Ward of Kolkata Municipal Corporation. The registered office of the society is situated at 4 B Ramnarayan Mukherjee Road, Sarsuna, Kolkata-700061.

Kolkata Mahila Co-operative Credit Society Ltd started its operation in the year 1992(bearing Regd. No.6/CZ,dt. 26.08.1992). The registered office of the society is situated at ICMARD Building, Ultadanga, Kolkata-700067.It confines its operation within entire area of Kolkata Municipal Corporation.

Barisha Urban Co-operative Credit Society Ltd. bears the Registration No.4/2005 of 24 Pgs(S), dated 04.10.2005. The area of operation of the society is restricted to Ward No.116 to 125 and 128 of Kolkata Municipal Corporation.   The society operates its business from its registered office at Barishra, Thakurpukur, Kolkata-700063.

Gariahat Market Babsayee Co-operative Credit Society was registered under WBCS Act bearing Regd.No.8/Cal/1987,dt.19.04.1987. The area of operation of the society is restricted to only businessman having trade license covered under Gariahat Police Station. The registered office of the society is situated at 212, Rash Bihari Avenue, Kolkata-700009.

Jadavgarh Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No.19/1986-87 of 24 Pgs(S),dated 29.06.1987.The registered office of the society is situated at 1/7,Jadavgarh,Haltu,Kolkata-700087.The area of membership of the society is restricted to Jadavgarh Ward No 1 to 8 of Kolkata Municipal corporation, Ruby Park,Rajdanga,Ghoshpara,Suchetanagar,Nazirbagan,Kayasthapatra,Jahurabazar and Sarat Bose Colony under Kasba Police Station, South 24 Parganas.

Park Circus Market Byabasayee Co-operative Credit Society Ltd was registered under WBCS Act bearing Regd.No.9/Cal/1981,dated 16.05.1981. The area of operation of the society is restricted to only businessman in the Park Circus Market. The registered office of the society is situated at 47, Karaya Road, Park Circus Market, Kolkata-700001.

Bidhan Nagar Mahila Co-operative Credit Society Ltd. started its operation in the year 1995(bearing Regd. No.41/24 Pgs (N), dated 29.11.95). The registered office of the society is situated at CD 303, Salt Lake, Sector-I, Kolkata-700064.It confine its operation within entire area of Bidhan Nagar Municipality.

Baguiati Urban Co-operative Credit Society Ltd. bears the Registration No.59/24 of 24 Pgs (N), dated 30.12.93. The society was registered under WBCS Act, 1983 on 30 th December, 1993. The society operates its credit business from its registered office at V.I.P.Road, Aswaninagr, Baguiati, Kolkata-700059. The area of operation of the society is restricted to Jyangra Mauza, Raghunathpur Mauza, Arjunpur Mauza, Krishnapur Mauza and Hatiara Mauza (or in other word, all Wards of Rajarhat Gopalpur Municipality).

Central Calcutta Co-operative Credit Society Ltd.was registered in the year 1976, bearing Registration No.38/Cal/1976, dated 28.05.1976.The registered office of the society is situated at 13B, Suri Lane, Kolkata-700014. The area of operation of the society is restricted to the Ward No.48, 49, 50 and 51 of Kolkata Municipal Corporation.

South Dum Dum Co-operative Credit Society Ltd.was registered as Primary Co-operative Credit Society by the A.R.C.S,North 24 Parganas, bearing Registration No.71/24 Pgs(N),dated 02.03.1994 with a view to create funds to be lent to members. The society is operating its business from the registered office situated at P-17A, Motijheel Avenue, Kolkata-700074.The area of operation of the society is confined to South Dum Dum Municipal area.

Shiv Parvati Co-operative Credit Society Ltd.is a primary co-operative credit society, which was registered in the year 1998, bearing Registration No.1/Cal of 1998. The registered office of the society is situated at 7B, Guripara Road, Entaly, Kolkata-700015. The area of membership of the society is confined to 36, 57, 58 and 66 of Kolkata Municipal Corporation.

New Tallygunge Co-operative Credit Society Ltd. bears the Registration No.369/ 24 Pgs (S) of 1964. The society was registered under WBCS Act on 25.05.1964. The area of operation of the society is restricted to New Tallygumge area of Kolkata Municipal Corporation. The society operates its credit business from its registered office at Kalyan samiti, Kolkata-700093.

Usha Multipurpose Co-operative Society Ltd. was started its journey in January, 1995 with 13 members. It was registered as a "Multi-purpose Co-operative Society" under WBCS Act bearing Regd.No.6/Cal of 1995. The registered office of the society is situated at 12/5 Nilmoni Mitra Street, Kolkata-700006.Before the formation of this co-operative society, the sex worker's community was largely untouched by the organised banking sector. The phenomenal growth of business of this society, which is perhaps the first financial institution managed solely by the sex workers, demonstrated the deposit and borrowing potentiality of the sex workers to the outside world. Initially, the area of operation of the society was restricted to only all the area under Kolkata and Howrah Municipal Corporation. But at present the entire state of West Bengal has come under the operation of this society, i.e. more clearly, any sex workers of West Bengal are now allowed to become as the members of Usha Multipurpose Co-operative Society.

✓ North 24-Paraganas

❖ **Urban Co-operative Bank:**
➤ Bhatpara Naihati Co-operative Bank Ltd.
➤ Panihati Co-operative Bank Ltd.
➤ Khardaha Co-operative Bank Ltd.
➤ Rahuta union Co-operative Bank Ltd.
➤ The Nabapally Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**
➤ Barasat Co-operative Credit Society Ltd.
➤ Noapara Co-operative Credit Society Ltd.
➤ Agarpara Co-operative Credit Society Ltd.
➤ Titagarh Co-operative Credit Society Ltd.
➤ Padatik Co-operative Credit Society Ltd.

- Bisharpara Kodalia Co-operative Credit Society Ltd.
- Nadrai Narayanpur Union Co-operative Credit Society Ltd.
- Haroa Urban Co-operative Credit Society Ltd.
- Bongaon Co-operative Credit Society Ltd.
- Chandanpukur Co-operative Credit Society Ltd.
- Janakalyan Co-operative Credit Society Ltd.
- Udayan Urban Co-operative Credit Society Ltd.
- Madhyamgram Urban Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society:**
- Uttar 24 Parganas Mahila Co-operative Credit Society Ltd.
- Bongaon Mahakuma Mahila Sharnirvar Co-operative Credit Society Ltd.
- Bagabati Devi Nari Kalyan Samabay Samity Ltd.

Bhatpara Naihati Co-operative Bank Ltd. is the oldest urban co-operative bank of North 24-Parganas. Covering approximately 8 lakhs population, the area of operation of the bank includes Bhatpara Municipality, Naihati Municipality, Nowapara village and Madral village. The bank was registered on 26th. February, 1926 (vide registration no.11/24 pgs) and had been issued a license under Sec.22 of Banking Regulation Act, 1949 (AACS) on 24th November 1987 (vide memo no. UBD WB 926-P) to carryout the banking business. It has three branches. Panihati Co-operative Bank Ltd. was established in the year 1927. Initially it was started with a share capital of Rs.850. The area of operation of the bank is now restricted to Panihati Municipality and some of its adjacent area like Palta, Barrackpore etc. Kharda Co-operative Bank Ltd. commenced its operation in the year 1933. The registered office of the bank is at 21, P.K. Visas Road, Kharda, 24-Parganas (North). It has no branch. The Nabapally Co-operative Bank Ltd. was registered on 17th April 1962 (Registration No. 116/24 pgs.) and started business on and from 6th. May, 1962. The bank obtained permanent license for carrying on banking business from RBI on 25.11.2002. The bank has no branch. It was established with a working capital of Rs 800 and in first year it earned profit of Rs. 186. The area of operation of the bank is confined to Barasat Municipality and Nilgunge and Khilkapur Gram Panchayet of Barasat Police Station of North 24-Parganas district.

Noapara Co-operative Credit Society Ltd. was registered (bearing Regd. No. 21/North 24 Pgs,dated 31.08.2004) in the year 2004.The registered office of the society is situated at Noapara Kalibari,Barasat,North 24 Parganas. Its area of operation confined to Nebadita Pally,Salbagan,Bhatra

Pally,Mandela Colony,Gitanjali Pally area etc under the jurisdiction of Barasat Police Station, North 24 Parganas(i.e.Ward No 3,10,11 of Barasat Municipality).

Uttar 24 Parganas Mahila Co-operative Credit Society Ltd. bears the Registration No.14/24 Parganas (N), dated 20.07.1992. The area of operation of the society is restricted to entire Barasat and Madhyamgram assembly area. The society operates its credit business from its registered office at Hormoj Villa, Madhyamgram, 24 Parganas (N).

Agarpara Co-operative Credit Society Ltd. is a primary non-agricultural   co-operative credit society with limited liability, having Registration No. 09/24 Parganas(N),dated 02.07.2001.The registered address of the society as per bye-law is Prafulla Apartment, 5 No.Mahajati Nagar,Agarpara,24 Parganas(N). The area of membership of the society is covered the Ward No 7, 8, 9 and 10 of Panihati Municipality.

Bhagabati Devi Nari Kalyan Samabay Rindan Samity Ltd. started its operation in the year 2002 (bearing Regd.No. 19/24 Parganas(N)of 2001-02). The registered office of the society is situated at Gaighata,North 24 Parganas. The area of operation of the society is restricted to entire Gaighata Block of North 24 Parganas district.

The Janakalyan Co-operative Credit Society Ltd. is an urban credit society with limited liability and was registered under W.B.Co-operative Societies Act in the year 1979 vide Registration No.3/24 Parganas (North) dated 12.07.1979 and amended on 21.11.1996. The society was formed with an ideological aspect of co-operative movement and the main objective of the society is to create funds and to provide credit facilities to its members at a reason rate of interest and also to create habits of savings and thrift as well as to encourage self help and mutual aid amongst each other. The area of membership is confined to the area of Hariharpur, Udayrajpur, Hridaypur, Bhatra, Ashoke Colony, Chandanpukur and Kora under Barasat Police Station of North 24 Parganas.

Bongaon co-operative Credit Society Ltd. registered under the WBCS Act, 1983 on 7 [th] October, 1997 (vide Regd. No.16/24 North Parganas, dated 07.10.1997). The registered office of the society is situated at Pally Bartya Road, P.S. Bongaon, North 24 Parganas. The area of membership of the society is restricted to all the wards of Bongaon Municipality.

Bisharpara Kodalia Co-operative Credit Society Ltd.was registered as Primary   Co-operative Credit Society by the A.R.C.S,North 24 Parganas, bearing Registration No.80/1961, North 24 Pgs,dated 12.05.1961 with a view to create funds to be lent to members. The society is operating its business from the registered office situated at Nabajiban Samabay Upanibesh,Bisharpara, Kolkata-700051. The area of operation of the society is confined to ward number 18 of New Barrackpur Municipality and Ward 1 and 2 of North Dum Dum Municiplity undere Dum Dum assemly constituency.

Padatik Co-operative Credit Society was registered on 11th March, 2000 under WBCS Act, 1983 bearing registration No.11/24 Parganas (North) dated 11.03.2000. The society operates its credit business from its registered office/Head office at 13/10 Bakshi Bagan Lane,Barasat,North 24 Parganas-700124. The society has also an extension counter at Ghola, Kajipara, Barasat.Its area of operation confined to all the wards of Barasat Municipality.

Chandanpukur Co-operative Credit Society Ltd. started its operation in the year 1976(vide Regd. No.6/24 North Parganas, dated 24.08.1976). The area of membership of the society is confined within the Ward No 2 to 18 of Barrackpur Municipality. The society is operating its business from the registered office situated at 1/1Central Road,Nono Chandanpukur,Barrackpur,North 24 Parganas-700122.

, Titagarh Co-operative Credit Society Ltd. bears the Registration No.16/ 24 Pgs (N) of 1994. The society was registered under WBCS Act on 25.08.1994. The area of operation of the society is restricted to all the wards of Titagarh Municipality. The society operates its credit business from its registered office at 44A, P.K.Biswas Road. North 2 Parganas.

Nimta Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No. 5/94 North 24 Parganas,dated 02.05.1994.The registered address of the society as per bye-law is Nimta Post Office Building,M.B.Road,24 Parganas(N)-700049. The area of membership of the society is covered the Ward No 4 to 9, 20 to 24 and 30 of North Dum Dum Municipality.

Bongaon Mahakuma Mahila Sharnirvar Co-operative Credit society Ltd. is a unit society, as it has no branch. The area of membership of the society is restricted to Bagda, Bongaon and Gopal Nagar Police Station under North 24 Parganas. The society was registered on 10th May, 2006 under Registration No.1/24 Pgs(N), dt.10.05.2006.The registered office of the society is situated at Piadapara,P.S.Bongaon,North 24 Parganas.

Haroa Urban Co-operative Credit Society Ltd. started its operation in the year 2004 (vide Registration No.22/24 North Parganas, dated 08.09.2004). The area of membership of the society is confined to the Gram Panchayat of Sonapukur, Salipur, Bokjuri, and Kutti under Haroa Police Station of North 24 Parganas. The society is operating its business from the registered office situated at Sonapukur,P.S. Haroa,North 24 Parganas-743502.

Belgharia Co-operative Credit Society Ltd. was registered on 29.07.1994.The official address of the society is 28,Ghola Road,Kolkata-700083.As per By-law,the area of membership of the societyis restricted to Ward No.23,24 and 25 of Kamarhaty Municipality.

✓ **South 24-Parganas**

❖ **Urban Co-operative Bank:**

- The Joynagar – Mozilpur People's Co-operative Bank Ltd.
- Budge Budge Nanghi Co-operative Bank Ltd.
- The Boral Union Co-operative Bank Ltd.
- Union Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society**
- Sodepore (Behala East) Co-operative Credit Society Ltd.
- Sarsuna Friends' Co-operative Credit Society Ltd.
- South Garia Co-operative Credit Society Ltd.
- Baruipur Service Co-operative Credit Society Ltd.
- Rajpur Sonarpur Co-operative Credit Society Ltd.
- Bedibhaban Janakalyan Co-operative Credit Society Ltd.
- Progressive Co-operative Credit Society Ltd.
- Benepukur Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society:**
- Canning Mahila Co-operative Credit Society Ltd.
- Namkhana Mahila Co-operative Credit Society Ltd.
- Basanti Mahila Co-operative Credit Society Ltd.

The Joynagar-Mozilpur Co-operative Bank Ltd. is the first ever-urban co-operative bank established in South 24-Parganas district. It was registered on 01.07.1913(vide serial no.243 of 1913). The entire Joynagar – Mozilpur Municipality and Uttar Durgapur Gram Panchayet are the area under the jurisdiction of the operation of the bank for the purpose of lending. Budge Budge Nanghi Co-operative Bank Ltd. started its operation with share capital of Rs. 410. Initially there were 68 members. It was registered in the year 1929. The area of operation of the bank is restricted to the area under Mahestala and Budge Budge Police Station. It is also a unit bank. The Boral Union Co-operative Bank Ltd. was registered (vide Regd No.53/24) on 02.04.1930.The bank has two branches - Garia branch and Chiary branch and the main branch is within the premises of registered office at Boral, 24-Parganas (South). The union Co-operative Bank Ltd. covers the entire municipal and gram Panchayet area of Baruipur, Sonarpur and Subhas Gram of the district. It was registered (vide Regd, No.1/24 parganas) on 20.03.1936. This bank has been performing very significant role in the task of rural development particularly in eradicating poverty and unemployment by means of providing various lending facilities to the marginal people.

Benepukur Co-operative Credit Society Ltd. is an urban credit society with limited liability and was registered under W.B.Co-operative Societies Act in the year 1989 vide Registration No.38/1988-89,South 24 Parganas, dated 07.07.1989. The society was formed with an ideological aspect of co-operative movement. The registered office of the society is situated at Gobeindapur, P.S.Maheshtala, South 24 Parganas. The area of membership is confined to the Ward No. 13, 14 and 15 of Maheshtala Municipality.

Dakshin Sahartali Mahila Rindan Samabay Society Ltd. started its operation in the year 1992 (vide Regd. No.6/92/93 of South 24 Parganas, dated 28.09.92). The area of membership of the society is confined within Behala and Thakurpukur Thana. The society is operating its business from the registered office situated at 257/7, Sarsuna Main Road, Sarkarhat, South 24 Parganas.

Canning Mahila Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No.19/96-97South 24 Pgs, dated 28.11.1996.The society has three branches located at Sathmukhi, Ghutiari and Piali and the main branch is within the premises of Head Office at Cinema Road, Canning Town, South 24 Parganas. The area of membership of the society is restricted to entire Canning Block I under South 24 Parganas District.

Namkhana Block Mahila Co-operative Credit Society Ltd. bears the Registration No.1/2009-10 of 24 Parganas (S), dated 22.04.2009. The area of operation of the society is confined within entire Namkhana Block of South 24 Parganas. The society operates its credit business from its registered office at Narayanpur, Namkhana, 24 Parganas (South).

Basanti Mahila Co-operative Credit society Ltd. is a unit society, as it has no branch. The area of membership of the society is restricted to Basanti and Bharatgarah Gram Panchayat under South 24 Parganas. The society was registered on 9 [th] September, 2008 under Registration No.5/2008-09,South 24 Pgs,dated 09.09.2008.The registered office of the society is situated at Basanti,South 24 Parganas.

✓ Nadia District

❖ **Urban Co-operative Bank:**

➢ Ranaghat People's Co-operative Bank Ltd.

➢ Krishnanagar City Co-operative Bank Ltd.

➢ The Nabadwip Co-operative Credit Bank Ltd.

➢ Sri Chaitanya Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**

➢ Chakdaha Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society:**

➢ Nadia Jila Ganatantrik Mahila Co-operative Credit Society Ltd.

Ranaghat People's Co-operative Bank Ltd. was registered in the year 1913.It was followed by Krishnanagar City Co-operative Bank Ltd. (1921) and the Nabadwip Co-operative Credit Bank Ltd. (1929).After a long gap of nearly 70 years, Sri Chaitanya Co-operative Bank Ltd. was established in 1998. At present there are four UCBs operating in the district of Nadia with a total membership over 36000. The area of operation of Ranaghat people's Co-operative Bank Ltd. and Krishnanagar City Co-operative Bank Ltd are limited to Ranaghat and Krishnanagar Municipality respectively. The area of membership of Nabadwip Co-operative Bank Ltd. is confined to Nabadwip Municipality and Purbasthali Block. On the other hand, area of operation of Sri Chaitanya co-operative Bank Ltd. restricted to only Nabadwip Municipality. All the banks of this district are unit bank.

Nadia Zila Ganatantric Mahila Samabay Rindan Samity Ltd. is a primary non-agricultural co-operative credit society for the women, having Registration No.15/2001-02 of Nadia, dated 21.12.2001.The main objective of the society is to create fund by way of receiving deposits from members for lending to its members. The area of membership of the society is restricted to the entire Nadia district. The registered office of the society is situated at Bowbazar(Patrabazar), Krishnanagar,Nadia.

The Chakdaha Co-operative Credit Society Ltd. started its operation in the year 1921 (Vide Regd. No.144). The area of membership of the society is confined to entire Chakdaha Municipality under Nadia district. The society is operating its business from the registered office situated at S.P. Mukherjee Road, P.O.Chakdaha, Nadia.

✓ **East Midnapur District**

❖ **Urban Co-operative Bank:**
➢ Contai Co-operative Bank Ltd.
➢ Ghatal People's Co-operative Bank Ltd.
➢ Haldia Urban Co-operative Bank Ltd.

❖ **Urban Co-operative Credit Society:**
➢ Tamluk Town Co-operative Credit Society Ltd.

❖ **Mahila Co-operative Credit Society**
➢ Tamluk Ghatal Haldia Mahila Co-operative Credit Society Ltd.

- Contai Mahila Co-operative Credit Society Ltd.
- Haldia Mahila Co-operative Credit Society Ltd.

  ✓ **West Midnapur District**
  - ❖ **Urban Co-operative Bank:**
  - Midnapur People's Co-operative Bank Ltd.
  - ❖ **Mahila Co-operative Credit Society**
  - Midnapur Mahila Co-operative Credit Society Ltd.

Midnapur People's Co-operative Bank Ltd. is the first ever urba co-operative credit society registered in the undivided district of Midnapur. It was registered as co-operative society in the year 1910. It started its operation with a share capital of Rs.230. Contai Co-operative Bank Ltd. is one of the leading UCBs not only in West Bengal but also in India. The 15th Day of December 1945 is a red-letter day in the annals of the Contai Co-operative Bank Ltd, the day of which the bank has got its official registration (vide no.73, dt. 15.12.1945).It came under the purview of the BR Act,1949 as on 18.11.1986. The area of membership of the bank includes entire district of undivided Midnapur and the whole area of Kolkata Municipal Corporation. Starting as a people's bank way back in 1945 by five humble and noble founder promoters with a meager capital of Rs.2500, the bank has grown as a larger and most popular bank of the state. At the end of March 2011 the deposit and loans and advances of the bank stood at Rs.50245.34 crore and Rs.36308.21 crore respectively. The number of members, which was only 30/35 in 1945, now it stood at 73357(as on 31.3.11). The bank has 13 branches located at Contai, Ramnagar, Egra, Haria, Manglamaro, Belda, Durgachak, Panskura, Mahisadal, Nandakumar, Barbarisha, Nandigram, Barabazar(kolkata) and the main branch is within the premises of head office at Kathi. Haldia Urban Co-operative Bank Ltd. is a unit bank. Area of operation of this bank restricted to Haldia Development authority area. Ghatal People's Co-operative Bank Ltd. started its business in the year 1934. Area of operation of the bank is confined to Ghatal municipality and gram panchayet area. The bank has been performing significant role in terms of deposit mobilisation and providing loans to the people of this locality.

Contai Mahila Co-operative Credit Society Ltd. is a Women Co-operative Society with limited liability and was registered under West Bengal Co-operative Societies Act,1983 in the year 1993 vide Registration No.8 (Contai) dated 04.10.1993. The society is operating its business from the registered office situated at School Bazar, P.O. Contai, East Midnapur-721401.The society was formed with an ideological aspect of co-operative movement and the main objective of the society is to create funds and to provide credit facilities to the women folks at a reason rate of interest as well as create habits of savings and thrift amongst them. The area of membership of the society is confined to Contai,

Marishadal, Egra, Pataspur, Bhupatinagar, Vagabanpur, Khejuri, Ramnagar and Digha Police Station under Midnapur (East) district.

Tanluk Ghatal Haldia Mahila Co-operative Credit Society Ltd. bears the Registration No.18/1992-93 of Midnapur (East), dated 30.11.1992. The area of operation of the society is restricted to Tamluk,Ghatal and Haldia subdivision under East Midnapur district. The society operates its credit business from its registered office at Daharpur,Tamluk,East Midnapur-721636.

Haldia Mahila Co-operative Credit Society Ltd. started its operation in the year 1982. The registered office of the society is situated at Ranichawk, Debhog, Haldia, Purba Midnapore-721602. The area of membership of the society is confined to entire area of Haldia Municipality.

Midnapur Mahila Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society for the women, having Registration No.4/Midnapur-I, dated 23.10.1998.The main objective of the society is to create fund by way of receiving deposits from members for lending to its members. The area of membership of the society is restricted to Midnapur Sadar sub-division (Garbeta I, II and III).The registered office of the society is situated at A/43, Burdge Town, West Midnapure -721101.

✓ Birbhum District

❖ Co-operative Credit Society:

➢ Suri Friends Union Co-operative Society Ltd.

❖ Mahila Co-operative Credit Society:

➢ Birbhum District Mahila Co-operative Credit Society Ltd.

➢ Malati Mahila Co-operative Credit Society Ltd.

Suri Friend's Union Co-operative Bank covers the entire Suri police station and Suri gram panchayet area. The bank operates its business from its registered office situated at Suri, Birbhum-711101.

Birbhum District Mahila Co-operative Credit Society Ltd.is a primary non-agricultural co-operative credit society for the women. The main objective of the society is to create fund by way of receiving deposits from members for lending to its members. The area of membership of the society is restricted to overall Birbhum district. The registered office of the society is situated at Suri, Birbhum-731101.

✓ Bankura District

❖ Urban Co-operative Bank:

- The Bankura Town Co-operative Bank Ltd.
- The Bishnupur Town Co-operative Bank Lt
- The khatra People's Co-operative Bank Ltd.
  - ❖ **Mahila Co-operative Credit Society:**
- Bankura Mahila Co-operative Credit Society Ltd.
- Sonamukhi Mahila Co-operative Credit Society Ltd.

The Bankura Town Co-operative Bank Ltd was the precursor of the co-operative movement in this district. The bank started its operation in 1929. It was followed by the Bishnupur Town Co-operative Bank Ltd (1930) and the Khatra People's Co-operative Bank Ltd (1932). These three UCBs are now functioning in the district of Bankura with a total membership of over 70,000 and contributing significant role in the socio-economic development in the locality. The area of membership of the Bankura Town Co-operative Bank and the Bishnupur Town Co-operative Bank are limited to Bankura and Bishnupur municipality respectively. The Khatra People's Co-operative Bank covers entire Khatra municipality and Khatra, Simlapal and Raniband Police Stations.

Bankura Mahila Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society only for the women. It bears the registration No.40 BK of Bankura, dated 30.09.1993.The registered office of the society is situated at Subhas Road, Bankura-722101. The area of membership of the society is confined to entire Bankura Block and municipal area of the district.

Sonamukhi Mahila Co-operative Credit Society Ltd. started its operation in the year 1994. The area of operation of the society is restricted to entire Sonamukhi Block of Bankura district. The society keeps working from its registered office situated at Rathtala, Sonamukhi, Bankura-722207.

✓ Malda District
- ❖ **Mahila Co-operative Credit Society:**
  - Gour Women's Co-operative Credit Society Ltd.
  - Malda District Mahila Co-operative Credit Society Ltd.
  - Disha Mahila Samabaya Rindan Samity Ltd.

Gour Women's Co-operative Credit Society Ltd. is a primary non-agricultural co-operative credit society with limited liability, having Registration No.4/Malda, dated 25.03.2003.The registered

address of the society is situated at Rajib Gandhi Market,Mangal Bari,Malda-732142. The area of operation of the society is covered the entire old Malda area under Malda district.

Disha Mahila Samabaya Rindan Samity Limited was registered on 7th December, 2004.The society operates its activity from its registered office situated at Malda District Library Building, Bandh Road, Malda-732101. At the end of March, 2011 It has 1026 members. This society aimed at organising rural women entrepreneurs and comprises of 152 SHGs.The area of membership of the society confined to English Bazar Block under Malda district.

✓ Mursidabad District

❖ **Urban Co-operative Credit Society:**
  ➢ Farakka Co-operative Credit Society Ltd.
  ➢ Jangipur Urban Co-operative Credit Society Ltd.
  ➢ Berhampore Urban Co-operative Credit Society Ltd.
  ➢ Dhuliyan Urban Co-operative Credit Society Ltd.

  ✓ **Mahila Co-operative Credit Society:**
  ➢ Murshidabad Zilla Mahila Urban Co-operative Credit Society Ltd.

Murshidabad Zilla Mahila Urban Co-operative Credit Society Ltd. was registered under WBCS Act 1983 bearing Regd.No.35, 92-93 dated 22.10.1992. The area of operation of the society cover Berhampur, Lalbagh,Beldanga,Domekal,Kandi,Ziagange,Islampur and Ganghipur area of Murshidabad district. The registered office of the society is situated at Old Collectorate Building, Berhampur, Murshidabad-742101.

Jalpaiguri District

❖ **Urban Co-operative Credit Society:**
➢ Jalpaiguri Co-operative Small Savings Society Ltd.
❖ **Mahila Co-operative Credit Society:**
➢ Jalpaiguri Mahila Co-operative Credit Society Ltd.
➢ Alipurduar Mahila Samabaya Rindan Samity Ltd.

Jalpaiguri Co-operative Small Savings Society Ltd. is an urban credit society with limited liability and was registered under West Bengal Co-operative Societies Act in the year 1976 vide Registration No.28/ Jalpaiguri, dated 26.04.1976. The society was formed with an ideological aspect of co-operative movement and the main objective of the society is to create habits of savings and thrift as well as to encourage self help and mutual aid amongst each other. The registered office of the society is

situated at Pandapara Road, Jalpaiguri-735101. The area of membership of the society is confined to Jalpaiguri and Malbazar sub division.

Jalpaiguri Mahila Co-operative Credit Society Ltd.started its operation in the year 1991. The registered office of the society is situated at D.B.C Road, near AC College of Commerce, Jalpaiguri-735101. The area of operation of the society is restricted to all the wards of Jalpaiguri.

Alipurduar Mahila Samabaya Rindan Samity Ltd. was registered under the WBCS Act, 1983 on 18 [th] January, 2000 (vide Regd. No.32, dated 18.01.2000). The society operates its activity from the registered office located at Babupara, Near Edward Library, Alipurduar, Jalpaiguri. The area of membership of the society is covered the Alipurduar sub-division (except Madarihath and Falakata) under Jalpaiguri district.

The deposit of all urban co-operative banks of West Bengal (other than six salary earners banks) stood at Rs.2161.41 crore as on 31st March, 2011 as against Rs 2031.27 crore as on 31st March, 2010, revealing a growth of 6.4 per cent. On the other hand, total loans and advances of UCBs increased from Rs 869.20 crore in 2009-10 to Rs.922.80 crore in 2010-11, registering a growth of 6.16 per cent. It is found that Contai Co-operative Bank Ltd. tops the list in tapping deposit to the tune of Rs.502.41 crore as on 31.03.2011 followed by Liluah Co-operative Bank, Boral Union Co-operative Bank, Baltikuri Co-operative Bank, Bhatpara Naihati Co-operative Bank and Hooghly District Co-operative Bank having deposit of Rs.116.46 crore, Rs.92.46 crore, Rs.84.21 crore, Rs.80.23 crore and Rs.69.49 crore respectively. On the other hand, review of deposits from available figure indicates that the deposit of non-agricultural co-operative credit societies of West Bengal stood at Rs.202.85 crore at the end of March, 2011, which was Rs.191.16 crore as on 31.03.2010.Out of the urban co-operative credit societies Baksara Co-operative Credit Society Ltd. has the highest deposit of Rs.39.16 crore in 2010-11 followed by Bansabati Co-operative Credit Society of Rs.15.61 crore, South Dum Dum Co-operative Credit Society of Rs.12.28 crore, South Howrah Co-operative Credit Society of Rs.11.64 crore and Janakalyan Co-operative Credit Society which has the deposit of Rs.11.18 crore in 2010-11. Furthermore,Nadia Zila Ganatantrik Mahila Co-operative Society Ltd. occupied the highest deposit during 2010-11 amongst the Mahila Co-operative Credit Society. It has registered the deposit amounting Rs.9.95 crore as on March 31, 2011, followed by Bagnan 1 Mahila Bikash Co-operative Credit society, Usha Multipurpose Mahila Co-operative Credit society, Santragachi Mahila Bikash Co-operative Credit society and North 24Parganas Mahila Co-operative Credit Society Ltd.These societies have been registered the deposits to the tune of Rs.6.84 crore, Rs.6.77 crore, Rs.5.18 crore and Rs.3.75 crore respectively during 2010-11.

Chapter V

Functional Structure and Management of Urban Co-operative Bank and Non Agricultural Co-operative Credit Society

The co-operatives play an important role in the Indian financial system, especially at the rural level. In rural finance, as a means of reaching the last man in the last village, co-operative credit has no rival except the traditional moneylenders. Co-operative banks in India have come a long way since the enactment of the Agriculture Credit Co-operative Societies Act in 1904. The Century old co-operative banking structure is reviewed as an important instrument of banking access to the rural masses and thus a vehicle for democratisation of the Indian financial system. These mobilise deposits and purvey agricultural and rural credit with a wider outreach.

Structure of Co-operative Credit Institutions

The co-operative credit structure occupies a formidable and almost indispensable place in the rural credit scenario of the country. The co-operative banking structure in India comprises Urban Co-operative Banks and Rural Co-operative Credit Institutions. Urban Co-operative Banks consists of a single tier, viz. Primary Co-operative Banks. The rural co-operative credit institutions structured into separate arms for short-term credit structure and long-term credit structure. Short-term co-operative credit institutions have a federal three-tier structure consisting of a large number of Primary Agriculture Credit Societies (PACS) at the grass root level, District Central Co-operative Banks (DCCBs) at the   district level and State Co-operative Banks (SCBs) at the State level. The smaller states and union territories have a two-tier structure with SCBs directly meeting the credit requirements of PACS. The long-term rural co-operative structure has two tiers, viz State Co-operative Agriculture and Rural Development Banks (SCARDBs) at the State level and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) at the taluka level.
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Structure of Co-operative Credit Institutions

Co-operative Credit Institution

Urban Co-operative Banks (1645)

Rural Co-operative Credit Institution (95765)

Scheduled (53)   Non Scheduled (1592)

Long Term (717)   Short Term (95048)

Multi State (25)   Single State (1592)   SCARDBs (20)   PCARDBs (697)

Multi State (17)   Single State (1575)   StCBs(31)   DCCBs (370)   PACs (94647)
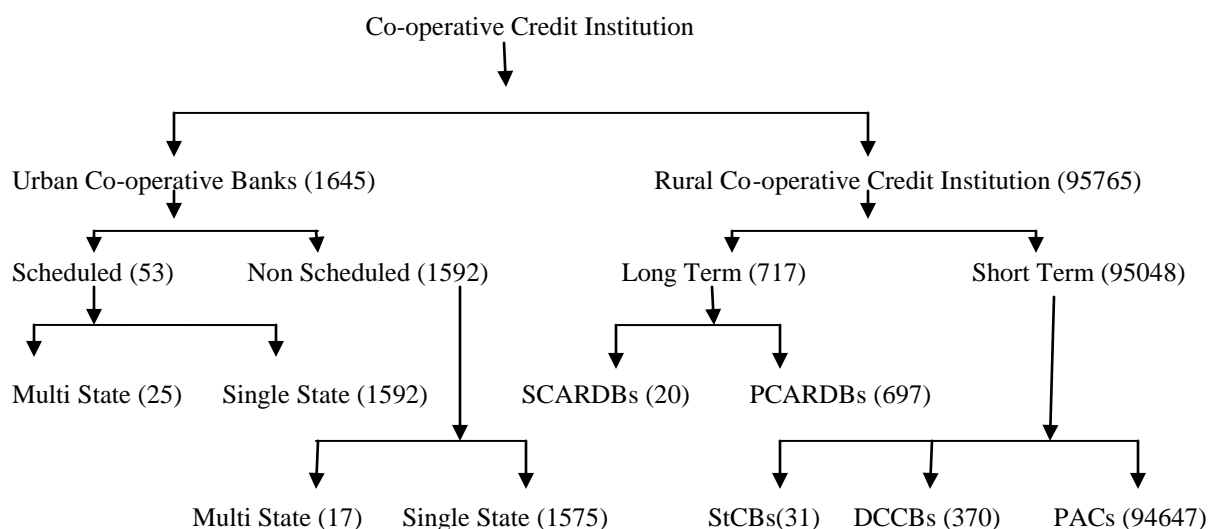
(Source: Report on Trend and Progress of Banking in India, 2010-11 RBI.)
Note: Figures in parentheses indicate the number of institutions at the end of March 2011.
SCARDBs: State Cooperative Agriculture and Rural Development Banks; PCARDBs: Primary Cooperative Agriculture and Rural Development Banks;StCBs: State Cooperative Banks, DCBBs: District Central Cooperative Banks ;PACs: Primary Agricultural Credit Societies.

Primary Agricultural Credit Societies (PACS)

Primary Agricultural Credit Societies lie at the root of the co-operative credit structure of the country. In rural areas, there are these types of societies, which cater to the short and medium term credit needs of the farmers. The PACS are generally organised on the Raiffeisen model. Their members have unlimited liabilities and they contribute their share capital. This institution raises funds by way of share capital, membership fees, deposits of members and non-members and loans from District Central Co-operative Bank and the Government. As on 31st March, 2011 there were 94,647 Primary Agricultural Credit Societies operating in the country.

District Central Co-operative Banks (DCCBs)

A District Central Co-operative Bank generally functions within a three-tier structure in almost all the provinces excepting a few provinces where it functions in a two-tier structure. Under a three-tier structure form it acts as the link between the Apex Bank at the top and societies and individuals at the base as its constituent members. The Apex Bank is known as the State Co-operative Bank formed separately for each province affiliating all the District Central Co-operative Banks one for every district within the province. The DCCBs manage their funds from sources like share capital, deposits, borrowing from State Co-operative Banks and other commercial banks. By furnishing credit to the primary societies, DCCBs serve as an important link between these societies at the base level and the money market of the country. In 2010-11 there were 370 DCCBs with an aggregate deposit amounted to Rs.1, 46,404 crore.

State Co-operative Banks (SCBs)

The State Co-operative Bank is the apex bank of co-operative sector in the state. The SCBs are formed by federating all District Central Co-operative Banks in a particular state. Practically, the SCB is the balancing center of the co-operative movement in the sense that they collect surplus funds of DCCBs and other co-operative institutions and pass them on to those, which need such resources. The SCBs raise its funds by way of share capital (subscribed to by the affiliated DCCBs), deposits from the public, surplus funds of the affiliated DCCBs, reserve funds, loans from the State Bank of India, other commercial banks and inter-bank borrowings. The SCBs furnish loans to the DCCBs in order to enable them to help in promoting the lending activities of the primary agricultural credit societies. So, it serves as the final link between the money market and the co-operative sector. At the end of March, 2011 there are 31 SCBs found functioning in India. The total deposit of this sector stood at Rs 79,150 crore as on 31.03.2010.

So, in a nutshell, as far as the rural community is concerned, the co-operative network is unparalleled in terms of the reach. It consists of a short- term structure with 31 State Co-operative Banks (SCBs) with 862 branches, 370 District Central Co-operative Banks (DCCBs) with 12600 branches and 94,647 Primary Agriculture Credit Societies (PACS). Besides these, a long- term structure with 20 State Co-operative Agriculture and Rural Development Banks (SCARBs) with 864 branches, 697 Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) with 1008 branches are purveying long term Credit to farmers.

Non-Agricultural Co-operative Credit Society (NACCS)

The non-agricultural co-operative credit societies, on the other hand, are co-operative financial institutions, owned, controlled by the members and for the members. This organisation caters mainly the credit requirements of lower middle class people. They promote and encourage thrift, self help and meet the financial requirements of their members. At present there are nearly 50,000 these type societies in India, benefiting over 5 crore members. These societies do not come under the purview of Banking Regulation Act 1949, although they are defined as "Co-operative Credit Societies" in the Act. The Reserve Bank of India does not exercise any control over the working of these societies. The Registrar of Co-operative Societies of the states under whose jurisdiction these organisations falls, is the authority for registering co-operative credit societies and to exercise control and supervision over the business of a non-agricultural co-operative credit society as per the provisions of the co-operative societies acts and rules. These credit societies constitute one of the largest voluntary movements helping the socio economic development of people of small and limited means. Although they are catering only to the members, credit societies never the less, are in a position to meet a larger part of the financial requirements of their members. These societies aim for their members to encourage thrift, saving, self help and mutual aid in order to self-reliant.

Urban Co-operative Bank (UCB)

Among the non-agricultural credit societies urban co-operative banks occupy an important place. They cater to the credit needs of people residing in urban areas. The co-operative movement in India officially started with the establishment of the co-operative credit societies Act, 1904. After the enactment of this act, Primary Co-operative Credit Societies were set up in the urban areas, called the urban co-operative banks, with the objective of promoting sustainable banking practices among the lower and middle income strata of the urban population. Urban co-operative banks are also called Primary Co-operative Banks (PCBs) by the Reserve Bank of India. The RBI defines PCBs as "small sized co-operatively organised banking units which operate in metropolitan, urban and semi urban centers to cater mainly to the needs of small borrowers, viz. owners of small scale industrial units, retail traders, professional and salaries classes."

These banks organised on a limited liability basis, generally extend their area of operation over a town and advance loans mostly to the small traders, artisans, and salary earners on personal security as well as against gold, silver and government certificates viz. NSC, KVP, etc. An urban co-operative bank is registered under the law relating to the co-operative societies as it prevails in the state in which the society is established. Its organisation and functioning are governed by the Co-operative Societies Act applicable to the state and the rules framed under the Act. Initially these banks were

managed and governed by the State Governments under the provision of their respective Co-operative Societies Act. Later, these were brought under the scope of the Banking Regulation Act, 1949, with effect from 1st March, 1966. Urban co-operative banks with multi-state presence are also regulated by the Central Government and registered under the Multi-State Co-operative Societies Act. Even though, the powers regarding establishment, incorporation, management of these banks, continue to vest in the Registrar of Co-operative Societies, the B.R.Act, 1949 has vested the RBI with various statutory powers and supervision over the   co-operative banks. With this the urban   co-operative banks are organised under **dual control** of Reserve Bank of India and the respective State Governments. The Banking Regulation Act 1949 has been amended in 1983 (Bank Laws Amendment Act) and in 1991 (Banking Regulation Amendment Act). The provision of this Act will prevail over the provision of the co-operative societies Act.

Objects and Functions of UCB and NACCS

The main functions of urban co-operative banks are to promote thrift by attracting deposits from members and non-members and to advance loans to the members. So, the objects and functions of these banks are:

- ➢ Primarily to create funds for lending money to its members.
- ➢ To attract deposits from members as well as non-member.
- ➢ To encourage thrift, self-help and mutual aid among members.
- ➢ To draw, make, accept, discount, buy, sell, collect and deal in bill of exchange, drafts, certificates, and other securities.
- ➢ To provide safe-deposit vaults.

On the other hand, the principal objective of non-agricultural co-operative credit society is to promote thrift and to inculcate savings habit amongst the members. This society is formed with an ideological aspect of co-operative movement and the main objective of the society is to create funds and to provide credit facilities to its members at a reasonable rate of interest and also to create habits of savings and thrift as well as to encourage self help and mutual aid amongst each other.

Area of Operation

Areaof operation of an UCB and NACCS is usually restricted by its byelaws to a municipal area or a town. In some cases it exceeds this limit. The Study Group on Credit Cooperatives in Non-agricultural sector has recommended that normally, it would be advisable for an urban co-operative bank to restrict its area of operation to the municipality or the taluka town where it operates. However, in the surrounding rural and semi urban areas certain persons who would normally be members of the primary

agricultural credit society may not be able to get credit from that society and they may be allowed with the permission of the Registrar of Co-operative Societies, to become members of the urban co-operative bank in the neighboring town.

Management of UCB and NACCS

The management structure of the urban co-operative banks (UCBs) composed of (i) General Body consisting of general members, (ii) the elected board of directors and (iii) the paid executives and staff.

General Body

The supreme authority of these organisations is vested in the General Body. It is the body, which makes the bye-laws (or rules) of the society, elects the Board of Directors, and takes all decisions by majority votes. It consists of all those share holders who are above 18 years of age and eligible to vote at the general meeting of the society. These shareholders are distinguished from nominal members. A nominal member of the bank/society has no right to vote and is not eligible to be a member of the committee.

Board of Director

The management of the UCB/NACCS vests into Board of Directors, who is elected by the General Body consisting of all members. As all the members of the General Body cannot participate in the decision-making and management of the UCBs, the Board of Directors, as the representatives of the members, discharge the responsibilities entrusted to them. So, like other co-operative organisations, the entity has a democratic structure with two-stage control device, basically members exercise control upon the board and in turn the latter exercise control on behalf of the members over the management consisting of executive officials and paid staff. Mainly Chairman, Secretary and Treasurer regularly attend the bank/society and participate on day-to-day affairs of the bank/society. The directors are elected by the members in a general meeting provided that the number of directors is not less than six or more than fifteen, but where the bank/society has less than twelve members, the number of such directors is not less than three or more than five. The tenure of the office of the Board of Directors varies in the states. The Board Directors of these organisations have full control over the administration and the business of the bank/society and exercise various powers

Resources of UCBs and NACCS

The resources of the UCBs/NACCSs consist of their owned funds and borrowed finds. Owned funds consist of paid up share capital and accumulated reserves created out of appropriations from

profits. Borrowed funds consist mainly of different type of deposits received from members and non-members (in case of UCBs) as well as borrowings from the Central and State Co-operative Banks. Borrowing capacity of the UCBs is dependent on its owned funds.

Deposits

Deposits are the key to potential growth of the UCBs and Credit Societies. Deposits are considered as the part of the borrowed funds which are the main source of funds for these institutions. The deposits are on current, savings, fixed and recurring accounts and other services such as cash certificates. Out of the different types of deposits, saving deposit and current deposit are considered as Low Cost Deposit (LCD) and on the other hand, fixed deposit and recurring deposit are known as High Cost Deposit (HCD).

Loans and advances

The resources of UCBs are invested in the forms of loans and advances. The lending policy of an UCB is laid down in its bye laws. However, it is also subjected to the directives of the RBI and policies of the respective State Governments and Central Government. The UCBs have to observe the norms of optimum level of advances as fixed by the RBI, which are 60% of the deposits. Loan operations of UCBs consist of granting fixed loans or cash credit loans to their members against mortgage of unencumbered immovable property, or on the surety of two or more members or on the pledge of the agricultural produce, mercantile or industrial goods, gold and silver ornaments, government securities, or on the security of fixed deposits and insurance policies. The urban co-operative banks generally grant advances in the form of loans, cash credits and overdrafts and purchase and discounting of bill. The lending programme of these banks should be more dynamic and progressive and consistent with the several programmes for economic development of the country as a whole. At least 60% of the loanable funds should be granted for productive purposes, which are earmarked as financing to priority sector. At the same time, the loan portfolio of non-agricultural co-operative credit societies, generally consists of General Loan (i.e. Surety Loan), Emergency Loan, Land Mortgage Loan, Gold Loan, Loan against FD and other Cash Certificate, House Building loan, Hire Purchase Loan, etc.Now, in this way by means of advancing loans to the people particularly those belonging to the lower and middle income level, the urban co-operative banks as well as non-agricultural co-operative credit societies have been performing an outstanding job in promoting financial inclusion, because these institutions are most suited to finance those who are presently borrowing from the informal sector.

Chapter VI
Performance Analysis of Urban Co-operative Banks and Non-Agricultural Co-operative Credit Societies of West Bengal in Promoting Financial Inclusion

There are 46 urban co-operative banks in West Bengal catering to the needs of non-farm sector loans in towns and municipal areas. Besides this, there are 125 non-agricultural co-operative credit societies are also working in West Bengal. Of these 80 belongs to Urban Co-operative Credit Society and remaining 45 are in the nature of Mahila Co-operative Credit Society.   An analysis of the State-wise data relating to number of urban co-operative bank (Table 6.1) revealed that UCBs are concentrated in the five districts of the state. As at end-March 2011, nearly 65 per cent of the total UCBs are operated in five districts, viz. Burdwan, Hooghly, Howrah, Kolkata and North 24-parganas. These districts contributed nearly 80% of total branches of UCBs of the State.   From the view point of district-wise location of urban co-operative banks and non-agricultural co-operative   credit societies (Table 6.2) it is seen that the spatial distribution of this sector is highly skewed because nearly 82 per cent of urban co-operative banks and urban credit societies are under operation in nine districts,viz. Howrah, Hooghly , North 24 Parganas, South 24 Parganas, Kolkata, Nadia,Burdwan, Bankura and Purba Mednipur. The other districts have no significant role in urban co-operative movement as such. There are no urban co-operative banks in the district of Uttar and Dakshin Dinajpur, Jalpaiguri, Darjeeling, Cooch Bihar, Murshidabad, Malda, Birbhum and Purulia.

Table 6.1
District- wise distribution of UCBs in West Bengal

Districts	No. of Banks	No. of Branches
Burdwan	4	5
Hooghly	5	11
Howrah	8	15
Kolkata	9	12
North 24-Parganas	5	8
South 24-Parganas	4	3
Nadia	4	0
East Midnapore	3	14
West Midnapore	1	0
Bankura	3	1
Total	46	69

Source: Status Report on Primary co-operative banks as on 31-3-11; RCS, WB.

Table 6.2

District- wise distribution of UCBs, UCCSs, MCCSs in West Bengal

Districts	Urban Co-operative Banks(UCBs)	Urban Co-operative Credit Societies(UCCSs)	Mahila Co-operative Credit Societies(MCCSs)	Total
Howrah	8	18	11	37
Hooghly	5	12	1	18
North 24 Parganas	5	13	3	21
South 24 Parganas	4	8	3	15
Kolkata	9	17	4	30
Nadia	4	1	1	6
Jalpaiguri		1	2	3
Darjeeling		3		3
Coochbehar				0
Uttar Dinajpur			2	2
Dakshin Dinajpur			1	1
Murshidabad		4	1	5
Malda			3	3
Burdwan	4	1	4	9
Bankura	3		2	5
Birbhum		1	2	3
Purulia			1	1
East Mednipur	3	1	3	7
West Mednipur	1		1	2
Total	46	80	45	171

Now, the utmost effort has been taken for collection of data from as much as possible UCBs and credit societies belonging to the above nine districts. In this way, in the present study we have covered 33 urban co-operative banks, 45 urban credit societies and 26 mahila credit societies (as a whole 104)i.e. near about 58 % of total, which justifies the performances of banking of this sector under study.

This chapter consists of **two sections**, i.e. in this study two major research methodologies have been followed. The first one (i.e. first section) is exploratory research for analysing secondary data and the second one is empirical research for collection and analysis of primary data.

Here, an attempt has been made to assess the role of urban co-operative banks and non agricultural co-operative credit societies relating to financial inclusion. It is expected that the findings of the study, which will give some insights for arriving some policy decisions in the area of financial inclusion on the basis of relevant indicators. In this perspective, we looked into the following indicators:

➢ Deposit mobilisation of urban co-operative banks and non-agricultural credit societies.

➢ Coverage of the concerned sector in the area under operation, i.e. ratio of demand deposit account to the adult population.

➢ Number of members of the non-agricultural co-operative credit societies and UCBs in relation to adult population of the concerned area of operation.

➢ Total number of borrowers of urban co-operative banks and non-agricultural credit societies

➢ Quantum of loans and advances given by the concerned sector.

➢ The credit deposit ratio of the sector.

SECTION I
Trend Analysis

In this section trend analysis has been made with respect to different parameters (such as, membership strength, number of demand deposits accounts, number of borrowers, deposit mobilisations, volume of loans and advances, etc) of urban co-operative banks and non agricultural co-operative credit societies in West Bengal.

For the purpose of measuring present relation and future projections of different variables/parameters(such as number of members, demand deposit accounts, borrowers, value of deposits and advances) the linear regression equation (y=a+bx) has been used. Thereafter, various hypotheses have been constructed and tested during the study period for the purpose of analysing the trend values of different parameters. These hypotheses are as follows:

Proposition I: Observed parameters actual number of memberships and expected number of memberships of urban co-operative banks and non agricultural co-operative credit societies are independent.

Null Hypothesis (H_0): There is no significant difference between observed parameters and expected parameters.

Alternative Hypothesis (H_1): There is a significant difference between observed parameters and expected parameters.

Proposition II: Observed parameters actual number of demand deposit accounts and expected number of demand deposit accounts of urban co-operative banks and non agricultural co-operative credit societies are independent.

Null Hypothesis (H_0): There is no significant difference between observed parameters and expected parameters.

Alternative Hypothesis (H_1): There is a significant difference between observed parameters and expected parameters.

Proposition III: Observed parameters actual number of borrowers and expected number of borrowers of urban co-operative banks and non agricultural co-operative credit societies are independent.

Null Hypothesis (H_0): There is no significant difference between observed parameters and expected parameters.

Alternative Hypothesis (H_1): There is a significant difference between observed parameters and expected parameters.

Proposition IV: Observed parameters actual deposits and expected deposits of urban co-operative banks and non agricultural co-operative credit societies are independent.

Null Hypothesis (H_0): There is no significant difference between observed parameters and expected parameters.

Alternative Hypothesis (H_1): There is a significant difference between observed parameters and expected parameters.

Proposition V: Observed parameters actual loans and advances and expected loans and advances of urban co-operative banks and non agricultural co-operative credit societies are independent.

Null Hypothesis (H_0): There is no significant difference between observed parameters and expected parameters.

Alternative Hypothesis (H_1): There is a significant difference between observed parameters and expected parameters.

Now, the indices as well as trend value of membership, number of demand deposit accounts, number of borrowers, deposit mobilizations and volume of loans and advances of urban co-operative banks and non agricultural co-operative credit societies of different districts have been serialiased one after one:

Howrah District

Trend of Membership

The membership strength, its indices as well as trend value of membership of urban co-operative banks and non agricultural co-operative credit societies in Howrah district have been presented in Table 6.3.

Table 6.3
Trend value of membership of urban co-operative banks and non agricultural
co-operative credit societies in Howrah district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	186983	100.00	185976.2	1006.8
2007-08	192047	102.71	192275.2	-228.2
2008-09	198528	106.17	198574.2	-46.2
2009-10	201623	107.83	204873.2	-3250.2
2010-11	213690	114.28	211172.2	2517.8

Source: Source: Data available from Appendix 1

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Y_c stands for computed values of membership based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 179677.2+6299X$, with origin   at   the year 2006-07 and X unit= 1 year and Y unit = one. Here it is apparent that the volume of membership, which was 186983 in 2006-07, stepped up to 213690   in 2010-11 showing the increasing trend   throughout the period under study. During the period membership showed a hike of only 14.28%. The indices of membership were 102.71, 106.17, 107.83 and 114.28

respectively as compared to 100 of the base year 2006-07. The linear least squares trend values of membership are also shown in Table 6.3.The yearly increase in membership came to 6299. The trend values of membership were also increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2007-08, 2008-09 and 2009-10, while these were positive in the year 2010-11. To test the significance between the differences of the actual values and the trend values of membership, Chi-square test (χ^2) has also been applied. It is observed that the calculated value of χ^2 is 87.3143 whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Trend of Demand Deposit Account

Demand deposit account and trend values of demand deposit account of UCBs and non agricultural co-operative credit societies of Howrah have been shown in Table 6.4, which reveals that the demand deposit accounts register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 101.86 in 2007-08 to 111.94 in 2010-11.

Table 6.4
Trend value of demand deposit account of urban co-operative banks and non
agricultural co-operative credit societies in Howrah district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	262005	100.00	260185.6	1819.4
2007-08	266869	101.86	267500.4	-631.4
2008-09	274463	104.75	274815.2	-352.2
2009-10	277451	105.90	282130	-4679
2010-11	293288	111.94	289444.8	3843.2

Source: Source: Data available from Appendix 10

Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to Y_c =252870.8+7314.8X, with origin at the year 2006-07 and X unit= 1 year and Y unit = one unit. The linear least squares trend values of demand deposit account are also exhibited here. The yearly increase in deposit stood at 7314.8 units. The trend values of deposits were also showing upward movement during the period. The negative deviation was highest in the year 2009-10.

Here it is found that in the year 2006-07 and 2010-11 the actual demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. To test the significance of differences between the actual values and trend values of demand deposit accounts, Chi-square test (χ^2) has also been applied. The calculated value of χ^2 comes to 143.2927, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers increased from 36205 in 2006-07 to 40856 in 2010-11, thus recorded a growth of only 12.85 % during this period.   The yearly increase in number of borrowers stood at 1157.3 units. The trend values were also showing upward movement over the period. The differences were negative during the years 2006-07 and 2010-11, while these were positive in rest of the years.

Table 6.5
Trend value of number of borrowers of urban co-operative banks and non
agricultural co-operative credit societies in Howrah district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	36205	100.00	36583.2	-378.2
2007-08	37877	104.62	37740.5	136.5
2008-09	39403	108.83	38897.8	505.2
2009-10	40148	110.89	40055.1	92.9
2010-11	40856	112.85	41212.4	-356.4

Source: Source: Data available from Appendix 19

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =35425.9+1157.3X, with origin at the   year 2006-07 and X unit= 1 year and Y unit = 1 unit.   To test the significance of differences between the actual values and the trend values of number of borrowers, Chi-square test (χ^2) has also been applied. The calculated value of χ^2 stood at 14.2626, while the tabulated value of χ^2 is 9.488 at 5 per cent level. As the calculated value of Chi- square exceeds the tabulated value, it implies that the difference between the actual values and the trend values of borrower's number are **significant.**

Trend of Deposits

Deposits, trend values of deposits and deposit indices of urban co-operative banks and non agricultural co-operative credit societies of Howrah district have been shown in Table 6.6.

Table 6.6
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in Howrah district(Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	32455.67	100.00	31713.63	742.04
2007-08	34214.72	105.42	35076.1	-861.38
2008-09	37980.03	117.02	38438.57	-458.54
2009-10	42334.12	130.44	41801.04	533.08
2010-11	45208.32	139.29	45163.51	44.81

Y_c stands for computed values of deposits based on the least squares equation in the form of Y_c =a+bX, where the equation comes to Y_c =28351.16+3362.47X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. Table 6.6 exhibits that the amount of deposits, which was Rs 32455.67 lakhs in 2006-07, enhanced to Rs 45208.32 lakhs in 2010-11 showing the increasing trend throughout the period under study. During the period deposit showed a hike of 39.29%. The indices of deposits were 105.42, 117.02, 130.44 and 39.29 respectively as compared to 100 of the base year 2006-07. The yearly increase in deposits assessed at Rs 3362.47 lakhs. The trend values of deposits were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2009-10 and 2010-11, while these were negative in rest of the years. To test the significance between the differences of actual values and trend values of deposits, Chi-square test (χ^2) has been applied. It is observed that the calculated value of χ^2 is 50.8284, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

Loans and advances, indices of loans and advances and trend values of loans and advances have been portrayed in Table 6.7.

Table 6.7
Trend value of loans and advances of urban co-operative banks and non
agricultural co-operative credit societies in Howrah district(Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	8921.03	100.00	8781.142	139.888
2007-08	9333.1	104.62	9362.089	-28.989
2008-09	9795.27	109.80	9943.036	-147.766
2009-10	10346.93	115.98	10523.98	-177.053
2010-11	11318.85	126.88	11104.93	213.92

Source: Source: Data available from Appendix 37

Y_c stands for computed values of loans and advances based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 8200.195+580.947X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The loans and advances marked an increasing trend over the period under study. The indices of loans and advances were 104.62, 109.8, 115.98 and 126.88 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07. The yearly increase in the value of loans and advances stood at Rs 580.947 lakhs. The trend values of loans and advances were increasing throughout the period. The deviations between the actual value and the trend value have been found out. The deviations were negative during the years 2007-08, 2008-09 and 2009-10, while in the remaining years the differences were positive. To test the significance between the differences of actual values and trend values of loans and advances, Chi-square test (χ^2) has been used. It is seen that the calculated value of χ^2 is 11.6138 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of loans and advances are **significant.**

Hooghly District

Trend of Membership

The trend values of membership of UCBs and non agricultural co-operative credit societies of Hooghly district have been shown in Table 6.8.

Table 6.8
Trend value of membership of urban co-operative banks and non agricultural
co- operative credit societies in Hooghly district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	99251	100.00	99048.4	202.6
2007-08	100709	101.47	100715	-6
2008-09	102058	102.83	102381.6	-323.6
2009-10	103903	104.69	104048.2	-145.2
2010-11	105987	106.78	105714.8	272.2

Source: Source: Data available from Appendix 2

Y_c stands for computed values of membership based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =97381.8+1666.6X, with origin at the year 2006-07 and X = 1 year and Y unit = one. Table 6.8 exhibits that the number of membership, which was 99251 in 2006-07, increased to 105987 in 2010-11 showing the increasing trend throughout the period under study. During the period membership showed a hike of 6.78%. The indices of membership were 101.47, 102.83, 104.69 and 106.78 respectively as compared to 100 of the base year 2006-07. The yearly increase in membership estimated at 1666.6. The trend values of membership were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2007-08, 2008-09 and 2009-10, while these were positive in rest of the years.   It is here observed that the calculated value of χ^2 is 2.3411, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is less than the tabulated value, it implies that the difference between the actual values and the trend values are **insignificant.**

Trend of Demand Deposit Account

Table 6.9 exhibits that the number of demand deposits accounts which was 156948 in 2006-07, enhanced to 177469 in 2010-11 showing the increasing trend throughout the period under study. During the period it showed an increase of 13.07%. The indices were 101.84, 104.89, 108.36 and 113.07 respectively as compared to 100 of the base year 2006-07.

Table 6.9
Trend value of Demand Deposit account of urban co-operative banks and non
agricultural co-operative credit societies in Hooghly district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	156948	100.00	155531.2	1416.8
2007-08	159828	101.84	160660.3	-832.3
2008-09	164625	104.89	165789.4	-1164.4
2009-10	170077	108.36	170918.5	-841.5
2010-11	177469	113.07	176047.6	1421.4

Source: Source: Data available from Appendix 11

Here, Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to Y_c $=150402.1+5129.1X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = one unit. The yearly increase in number of demand deposit accounts estimated at 5129.1. The trend values of number of accounts were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07 and 2010-11, while these were negative in rest of the years. It is observed that the calculated value of χ^2 is 41.0153, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers increased from 18394 in 2006-07 to 20809 in 2009-10 and then declined to 19876 in 2010-11 and as a whole recorded a growth of only 8.06 % during this period.

Table 6.10

Trend value of number of borrowers of urban co-operative banks and
non agricultural co-operative credit societies in Hooghly district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	18394	100.00	18720.6	-326.6
2007-08	19059	103.62	19192	-133
2008-09	20179	109.70	19663.4	515.6
2009-10	20809	113.13	20134.8	674.2
2010-11	19876	108.06	20606.2	-730.2

Source: Source: Data available from Appendix 20

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of $Yc = a + bX$, where the equation comes to $Y_c = 18249.2 + 471.4X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = 1 uni. The yearly increase in number of borrowers comes to 471.4. The trend values of number of borrowers were also increasing over the period. The deviations between actual value and trend value have been found out. It is found that the actual values is more than the trend values during 2008-09 and 2009-10, while in the others the picture is opposite. Here, It is also observed that the calculated value of χ^2 is 68.5897, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Trend of Deposits

The amount of deposits and trend values of deposits have been portrayed in Table 6.11.

Table 6.11
Trend value of deposits of urban co-operative banks and non agricultural
Co-operative credit societies in Hooghly district (Rs. In lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	18299.3	100.00	17617.55	681.748
2007-08	20403.8	111.50	20702.79	-298.994
2008-09	22934.32	125.33	23788.04	-853.716
2009-10	26750.7	146.18	26873.28	-122.578
2010-11	30552.06	166.96	29958.52	593.54

Source: Source: Data available from Appendix 29

. Y_c stands for computed values of deposits based on the least squares equation in the form of $Yc = a + bX$, where the equation comes to $Y_c = 14532.31 + 3085.242X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The volume of deposits marked an increasing trend over the period under study. The indices of deposits were 111.50, 125.33, 146.18 and 166.96 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07. The yearly increase in the value of deposits stood at Rs.3085.24 lakhs. The trend values of deposits were increasing throughout the period. The deviations between the actual value and the trend value were negative during the years 2007-08, 2008-09 and 2009-10, while in the remaining years the differences were positive. To test the significance between the differences of actual values and trend values of deposits, Chi-square test (χ^2) has been used. It is seen that the calculated value of χ^2 is 73.6567 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

The loans and advances, indices of loans and advances and trend values of loans and advances of UCBs and non agricultural co-operative credit societies of Hooghly district have been shown in Table 6.12, which reveals that the loans and advances register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 106.03 in 2007-08 to 139.18 in 2010-11.

Table 6.12
Trend value of loans and advances of urban co-operative banks and non agricultural co-operative credit societies in Hooghly district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	7255.11	100.00	7075.006	180.104
2007-08	7692.85	106.03	7767.56	-74.71
2008-09	8321.6	114.70	8460.114	-138.514
2009-10	8933.41	123.13	9152.668	-219.258
2010-11	10097.6	139.18	9845.222	252.378

Source: Source: Data available from Appendix 38

Here, Y_c stands for computed values of loans and advances based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =6382.452+692.554X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The linear least squares trend values of loans and advances are also exhibited here. The yearly increase in deposit stood at Rs.692.55 lakhs. The trend values were also showing upward movement during the period. The negative deviation was highest in the year 2009-10. Here it is found that in the year 2006-07 and 2010-11 the actual value of loans and advances were in excess than the trend value, whereas in all the other years there was a shortage. It is also here observed that the calculated value of χ^2 comes to 19.2933, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

North 24 Parganas District
Trend of Membership

The membership strength, its indices as well as trend value of membership of urban co-operative banks and non agricultural co-operative credit societies in North 24 Parganas district have been presented in Table 6.13.

Table 6.13
Trend Value of membership of urban co-operative banks and non agricultural
co-operative credit societies in North 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	53166	100.00	53227.4	-61.4
2007-08	54455	102.42	54785.7	-330.7
2008-09	56811	106.86	56344	467
2009-10	58206	109.48	57902.3	303.7
2010-11	59082	111.13	59460.6	-378.6

Source: Source: Data available from Appendix 3

Y_c stands for computed values of membership based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 51669.1+1558.3X$, with origin   at   the year 2006-07 and X unit= 1 year and Y unit = one.   Here it is apparent that the volume of membership, which was 53166 in 2006-07, increased to 59082 in 2010-11 showing the increasing trend   throughout the period under study. During the period membership showed an increase of only 11.13%. The indices of membership were 102.42, 106.86, 109.48 and 111.13 respectively as compared to 100 of the base year 2006-07.   The yearly increase in membership stood at 1558.3.   The trend values of membership were also increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2006-07, 2007-08 and 2009-10, while these were positive in the year 2010-11. It is observed that the calculated value of χ^2 is 9.94124, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Trend of Demand Deposit Account

Demand deposit account and trend values of demand deposit account of UCBs and non agricultural co-operative credit societies of district North 24 Parganas have been shown in Table 6.14, which reveals that the demand deposit accounts register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 102.95 in 2007-08 to 115.24 in 2010-11.

Table 6.14

Trend Value of Demand Deposit account of urban co-operative banks and non agricultural co-operative credit societies in North 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	115261	100.00	114498.6	762.4
2007-08	118663	102.95	118709.7	-46.7
2008-09	122214	106.03	122920.8	-706.8
2009-10	125636	109.00	127131.9	-1495.9
2010-11	132830	115.24	131343	1487

Source: Source: Data available from Appendix 12

Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to Y_c =110287.5+4211.1X, with origin at the year 2006-07 and X unit= 1 year and Y unit = one unit. The yearly increase in deposit became 4211.1. The trend values of deposits were also showing upward movement during the period. The negative deviation was highest in the year 2009-10. Here it is found that in the year 2006-07 and 2010-11 the actual demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. The calculated value of χ^2 comes to 43.5956, which is greater than tabulated value (9.488) at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

Trend of number of Borrowers

Table 6.15 shows that the number of borrowers increased from 17997 in 2006-07 to 20854 in 2010-11, thus recorded a growth of only 15.87 % during this period. Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =17625.2+720.6X, with origin at the year 2006-07 and X unit= 1 year and Y unit = 1 unit. The yearly increase in number of borrowers stood at 720.6.

Table 6.15

Trend value of number of borrowers of urban co-operative banks and non agricultural co-operative credit societies in North 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	17997	100.00	18345.8	-348.8
2007-08	19093	106.09	19066.4	26.6
2008-09	20406	113.39	19787	619
2009-10	20585	114.38	20507.6	77.4
2010-11	20854	115.87	21228.2	-374.2

Source: Source: Data available from Appendix 21

The trend values were also showing upward movement over the period. The differences were negative during the years 2006-07 and 2010-11, while these were positive in rest of the years. The calculated value of χ^2 stood at 32.9213, while the tabulated value of χ^2 is 9.488 at 5 per cent level. As the calculated value of Chi- square exceeds the tabulated value, it implies that the difference between the actual values and the trend values of borrower's number are **significant.**

Trend of Deposits

Deposits, trend values of deposits and deposit indices of UCBs and non agricultural co-operative credit societies of North 24 Parganas district have been shown in Table 6.16.

Table 6.16
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in North 24 Parganas district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	12341.81	100.00	11862.01	479.798
2007-08	13429.43	108.81	14064.17	-634.743
2008-09	16229.72	131.50	16266.33	-36.614
2009-10	18526.76	150.11	18468.5	58.265
2010-11	20803.95	168.56	20670.66	133.294

Source: Source: Data available from Appendix 30

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =9659.85+2202.16X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. Table 6.16 exhibits that the deposits showed the increasing trend throughout the period under study. It showed a hike of 68.56%. The indices of deposits were 108.81, 131.50, 150.11 and 168.56 respectively as compared to 100 of the base year 2006-07. The yearly increase in deposits assessed at Rs 2202.16 lakhs. The trend values of deposits were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2009-10 and 2010-11, while these were negative in rest of the years. Here it is observed that the calculated value of χ^2 is 49.1799, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are significant.

Trend of Loans and Advances

Loans and advances, indices of loans and advances and trend values of loans and advances have been portrayed in Table 6.17.

Table 6.17
Trend value of loans and advances of urban co-operative banks and non agricultural co-operative credit societies in North 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	4750.8	100.00	4868.272	-117.472
2007-08	5455.55	114.83	5361.407	94.143
2008-09	5982.28	125.92	5854.542	127.738
2009-10	6279.66	132.18	6347.677	-68.017
2010-11	6804.42	143.23	6840.812	-36.392

Source: Source: Data available from Appendix 39

Y_c stands for computed values of loans and advances based on the least squares equation in the form of $Yc = a+bX$, where the equation comes to $Y_c =4375.14+493.14X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The loans and advances marked an increasing trend over the period under study. The indices of loans and advances were 114.83, 125.92, 132.18 and 143.23 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07. The yearly increase in the value of loans and advances stood at Rs 493.14 lakhs. The trend values of loans and advances were increasing throughout the period. Here it is found that in the year 2007-08 and 2009-10 the actual value of loans and advances were in excess than the trend value, whereas in all the other years there was a shortage. To test the significance between the differences of actual values and trend values of loans and advances, Chi-square test (χ^2) has been used. It is seen that the calculated value of χ^2 is 8.1972while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of loans and advances are **insignificant.**

South 24 Parganas District
Trend of Membership

The trend values of membership of UCBs and non agricultural co-operative credit societies of South 24 Parganas district have been shown in Table 6.18.

Table 6.18
Trend value of membership of urban co-operative banks and non agricultural
Co-operative credit societies in South 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	54451	100.00	54225	226
2007-08	55765	102.41	55900.1	-135.1
2008-09	57137	104.93	57575.2	-438.2
2009-10	59628	109.51	59250.3	377.7
2010-11	60895	111.83	60925.4	-30.4

Source: Source: Data available from Appendix 4

Y_c stands for computed values of membership based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =52549.9+1675.1X, with origin at the year 2006-07 and X = 1 year and Y unit = one.   Table 6.18 exhibits that the number of membership increased from 54451 in 2006-07 to 60895 in 2010-11 showing the increasing trend throughout the period under study. The indices of membership were 102.41, 104.93, 109.51 and 111.83 respectively as compared to 100 of the base year 2006-07.   The yearly increase in membership estimated at 1675.1. The trend values of membership were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2007-08, 2008-09 and 2010-11, while these were positive in rest of the years. Here it is seen that   the calculated value of χ^2 is 7.0264, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is less than the tabulated value, it implies that the difference between the actual values and the trend values are **insignificant.**

Trend of Demand Deposit Account

Table 6.19 exhibits that the number of demand deposits accounts which was 98154 in 2006-07, enhanced to 111096 in 2010-11 showing the increasing trend throughout the period under study. During the period it showed an increase of 13.18%.

Table 6.19
Trend value of demand deposit account of urban co-operative banks and non
agricultural co-operative credit societies in South 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	98154	100.00	96862.4	1291.6
2007-08	99424	101.29	100245.7	-821.7
2008-09	102098	104.02	103629	-1531
2009-10	107373	109.39	107012.3	360.7
2010-11	111096	113.18	110395.6	700.4

Source: Source: Data available from Appendix 13

Here, Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a + bX$, where the equation comes to $Y_c = 93479.1 + 3383.3X$, with origin at the year 2006-07 and X unit= 1 year and Y unit = one unit. The yearly increase in number of demand deposit accounts stood at 3383.3. The trend values of number of accounts were increasing over the period. The deviations between actual value and trend value depicts that in the year 2006-07,2009-10 and 2010-11 the actual value of demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. It is observed that the calculated value of χ^2 is 52.2364, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values are **significant.**

Trend of number of Borrowers

. It is found that the number of borrowers increased from 20666 in 2006-07 to 23943 in 2010-11 and as a whole recorded a growth of only 15.86 % during this period.

Table 6.20
Trend Value of number of borrowers of urban co-operative banks and non
agricultural co-operative credit societies in district of South 24 Parganas

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	20666	100.00	20725.8	-59.8
2007-08	21384	103.47	21538.8	-154.8
2008-09	22806	110.36	22351.8	454.2
2009-10	22960	111.10	23164.8	-204.8
2010-11	23943	115.86	23977.8	-34.8

Source: Source: Data available from Appendix 22

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Y_c stands for computed values of number of borrowers based on the least squares equation in the form of $Yc = a + bX$, where the equation comes to $Y_c = 19912.8 + 813X$, with origin at the

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year 2006-07 and X unit= 1 year and Y unit = 1 unit.   The yearly increase in number of borrowers comes to 813. The trend values of number of borrower were also increasing over the period. Now from the deviations between actual value and trend value it is seen that the actual values is more than the trend values during 2008-09 ,while in all the others four years the picture is opposite. Here, It is also observed that the calculated value of χ^2 is 12.3758, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values are **significant.**

Trend of Deposits

The amount of deposits and trend values of deposits have been portrayed in Table 6.21.

Table 6.21
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in South 24 Parganas district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	10787.73	100.00	9558.886	1228.844
2007-08	9995.32	0.93	10948.61	-953.29
2008-09	11329.32	105.02	12338.33	-1009.01
2009-10	13690.72	126.91	13728.06	-37.338
2010-11	15888.65	147.28	15117.78	770.868

Source: Data available from Appendix 31

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =8169.16+1389.72X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs.   The volume of deposits declined from10787.73 lakhs in 2006-07 to Rs.9995.32 lakhs in 2007-08, and then increased to 15888.65 lakhs in 2010-11. The indices of deposits were 0.93, 105.02, 126.91 and 147.28 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07.   The yearly increase in the value of deposits stood at Rs.1389.72 lakhs. The trend values of deposits were increasing throughout the period. The deviations between the actual value and the trend value were negative during the years 2007-08, 2008-09 and 2009-10, while in the remaining years the differences were positive.   Here, it is seen that the calculated value of χ^2 is 362.9014 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

The loans and advances, indices of loans and advances and trend values of loans and advances of UCBs and non agricultural co-operative credit societies of South 24 Parganas district have been shown in   Table 6.22, which reveals that the loans and advances register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 106.96 in   2007-08 to 132.68 in 2010-11.

Table 6.22
Trend value of loans and advances of urban co-operative banks and non
agricultural co-operative credit societies in South 24 Parganas district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	3020.67	100.00	3001.008	19.662
2007-08	3230.82	106.96	3241.831	-11.011
2008-09	3489.21	115.51	3482.654	6.556
2009-10	3664.75	121.32	3723.477	-58.727
2010-11	4007.82	132.68	3964.3	43.52

Source: Data available from Appendix 40

Here, Y_c stands for computed values of loans and advances based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =2760.185+240.823X, with origin at the   year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs.   The linear least squares trend values of loans and advances are also exhibited here. The yearly increase in loans and advances stood at Rs.240.823 lakhs. The trend values were also showing upward movement during the period. The negative deviation was highest in the year 2009-10. Here it is found that in the year 2006-07,2008-09 and 2010-11 the actual value of loans and advances were in excess than the trend value, whereas in all the other years there was a shortage.   It is also here observed that the calculated value of χ^2 comes to 1.5826, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **insignificant.**

Kolkata District

Trend of Membership

The membership strength, its indices and trend values of membership have been portrayed in Table 6.23. Y_c stands for computed values of membership based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =50027.4+1109.6X, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The number of membership marked an increasing

trend over the period under study. As compared to 2006-07, the indices of membership increased from 101.59 in   2007-08 to 108.51 in 2010-11.The yearly increase in the number of membership stood at 1109.6.   The trend values of membership were also increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2006-07, 2007-08, 2009-10 and 2010-11, while these were positive in the   year 2008-09.   To test the significance between the differences of actual values and trend value Chi-square test (χ^2) has been used. It is seen that the calculated value of χ^2 is 13.302, which is more than the tabulated value of χ^2 at 5 per cent level of significance. It concludes that the difference between the actual values and the trend values are **significant.**

Table 6.23
Trend value of membership of urban co-operative banks and non agricultural
co-operative credit societies in Kolkata district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	51080	100.00	51137	-57
2007-08	51893	101.59	52246.6	-353.6
2008-09	54084	105.88	53356.2	727.8
2009-10	54299	106.30	54465.8	-166.8
2010-11	55425	108.51	55575.4	-150.4

Source: Data available from Appendix 5

Trend of Demand Deposit Account

Demand deposit account and trend values of demand deposit account of UCBs and non agricultural co-operative credit societies of Kolkata have been shown in Table 6.24, which reveals that the demand deposit accounts register an increasing trend throughout the period under study.

Table 6.24
Trend Value of Demand Deposit account of urban co-operative banks and non
agricultural co-operative credit societies in Kolkata district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	59989	100.00	60928.8	-939.8
2007-08	63326	105.56	62212.8	1113.2
2008-09	64144	106.93	63496.8	647.2
2009-10	63906	106.53	64780.8	-874.8
2010-11	66119	110.22	66064.8	54.2

Source: Data available from Appendix 14

. Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of Y_c =a+bX, where the equation comes to Y_c =59644.8+1284X, with origin at the   year 2006-07 and X = 1 year and Y = 1 unit.   The trend values of number of deposits accounts were also showing upward movement during the period. It is found that in the

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year 2007-08 and 2008-09 the actual demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. The calculated value of χ^2 comes to 52.8694, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers increased from 8997 in 2006-07 to 11183 in 2010-11, thus recorded a growth of 24.30 % during this period. The yearly increase in number of borrowers stood at 568.4. The trend values were also showing upward movement over the period. The differences between actual and trend values were negative during the years 2006-07,2007-08 and 2010-11, while these were positive in rest of the years.

Total 6.25
Trend value of number of borrowers of urban co-operative banks and non agricultural co-operative credit societies in Kolkata **district**

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	8997	100.00	9333.4	-336.4
2007-08	9863	109.63	9901.8	-38.8
2008-09	11133	123.74	10470.2	662.8
2009-10	11175	124.21	11038.6	136.4
2010-11	11183	124.30	11607	-424

Source: Data available from Appendix 23

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =8765+568.4X, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. To test the significance of differences between the actual values and the trend values of number of borrowers, Chi-square test (χ^2) has also been applied. The calculated value of χ^2 stood at 71.4083, while the tabulated value of χ^2 is 9.488 at 5 per cent level. As the calculated value of Chi- square exceeds the tabulated value, it implies that the difference between the actual values and the trend values of borrower's number are **significant.**

Trend of Deposits

Deposits, trend values of deposits and deposit indices of UCBs and non agricultural co-operative credit societies of Kolkata district have been shown in Table 6.26. The exhibits that the amount of deposits, which was Rs 9421.83 lakhs in 2006-07, enhanced to Rs 12470.15 lakhs in 2010-11 showing the increasing trend throughout the period under study. During the period deposit showed a hike of 32.35%. The indices of deposits were 107.20, 117.22, 129.10 and 132.35 respectively as compared to 100 of the base year 2006-07.

Table 6.26
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in Kolkata district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	9421.83	100.00	9407.88	13.95
2007-08	10099.86	107.20	10223.9	-124.035
2008-09	11044.34	117.22	11039.91	4.43
2009-10	12163.37	129.10	11855.93	307.445
2010-11	12470.15	132.35	12671.94	-201.79

Source: Data available from Appendix 32

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =8591.865+816.015X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The yearly increase in deposits assessed at Rs 816.015 lakhs. The trend values of deposits were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2008-09 and 2009-10, while these were negative in rest of the years. It is observed that the calculated value of χ^2 is 12.7132 while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is greater than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

The linear least squares trend values are also shown in Table 6.27.The yearly increase in loans and advances came to Rs.377.912 lakhs. The trend values were also increasing over the period.

Table 6.27
Trend value of loans and advances of urban co-operative banks and non agricultural
co-operative credit societies in Kolkata district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	4514.41	100.00	4630.042	-115.632
2007-08	5015.48	110.10	5007.954	7.526
2008-09	5564.08	123.25	5385.866	178.214
2009-10	5847.30	129.52	5763.778	83.522
2010-11	5988.06	132.64	6141.69	-153.63

Source: Data available from Appendix 41

Y_c stands for computed values of loans and advances based on the least squares equation in the form of Y_c =a+bX, where the equation comes to Y_c =4252.13+377.912X, with origin   at the   year 2006-07 and X = 1 year and Y = 1 unit.   Here it is apparent that the amount of loans

and advances, which was Rs. 4514.41 lakhs in 2006-07, stepped up to Rs. 5988.06 lakhs in 2010-11 showing the increasing trend throughout the period under study. The deviations between actual value and trend value have been found out. Here it is found that in the year 2007-08,2008-09 and 2009-10 the actual value of loans and advances were in excess than the trend value, whereas in all the other years there was a shortage. It is observed that the calculated value of χ^2 is 13.8493, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Nadia District

Trend of Membership

The trend values of membership of UCBs and non agricultural co-operative credit societies of Nadia district have been shown in Table 6.28.

Table 6.28
Trend value of membership of urban co-operative banks and non agricultural
co-operative credit societies Nadia district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	43281	100.00	43863	-582
2007-08	44854	103.63	44782.1	71.9
2008-09	45688	105.56	45701.2	-13.2
2009-10	48759	112.66	46620.3	2138.7
2010-11	45924	106.11	47539.4	-1615.4

Source: Data available from Appendix 6

Y_c stands for computed values of membership based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 42943.9+919.1X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. Table 6.28 exhibits that the number of membership increased from 43281 in 2006-07 to 48759 in 2009-10 and then decreased to 45924 in the next year. The indices of membership were 103.63, 105.56, 112.66 and 106.11 respectively as compared to 100 of the base year 2006-07.The yearly increase in membership estimated at 919.1. The trend values of membership were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2006-07, 2008-09 and 2010-11, while these were positive in rest of the years. It is observed that the calculated value of χ^2 is 160.8458, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values are significant.

Trend of Demand Deposit Account

Table 6.29 exhibits that the number of demand deposits accounts which was 67965 in 2006-07, enhanced to 72695 in 2010-11 showing the increasing trend throughout the period under study. During the period it showed an increase of only 6.96%. The indices were 100.55, 102.01, 105.27 and 106.96 respectively as compared to 100 of the base year 2006-07.

Table 6.29
Trend value of Demand Deposit account of urban co-operative banks and non agricultural co-operative credit societies in Nadia district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	67965	100.00	67441.8	523.2
2007-08	68338	100.55	68708.6	-370.6
2008-09	69333	102.01	69975.4	-642.4
2009-10	71546	105.27	71242.2	303.8
2010-11	72695	106.96	72509	186

Here, Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c=a+bX$, where the equation comes to Y_c =66175+1266.8X, with origin at the   year 2006-07 and X = 1 year and Y =1 unit.   The trend values of number of deposit accounts were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2009-10 and 2010-11, while these were negative in rest of the years.   Here, It is observed that the calculated value of χ^2 (13.7279) exceeds the tabulated value of χ^2 (9.488) at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of number of demand deposit accounts are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers was fluctuating throughout the period. The indices were 99.08, 98.88, 102.36 and 100.75 respectively as compared to 100 of the base year 2006-07**.**   Table 6.30
Trend Value of number of borrowers of urban co-operative banks and non agricultural co-operative credit societies in Nadia district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	12448	100.00	12355.6	92.4
2007-08	12333	99.08	12415.1	-82.1
2008-09	12309	98.88	12474.6	-165.6
2009-10	12742	102.36	12534.1	207.9
2010-11	12541	100.75	12593.6	-52.6

Source: Data available from Appendix 24

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =12296.1+59.5X, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The yearly increase in number of borrowers comes to only 59.5. The deviations between actual value and trend value have been found out. It is observed that the actual values is more than the trend values during 2006-07 and 2009-10,while in the others the picture is opposite. Here, It is seen that the calculated value of χ^2 is 7.1003, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is less than the tabulated value, it implies that the difference between the actual values and the trend values are **insignificant.**

Trend of Deposits

The amount of deposits and trend values of deposits have been portrayed in Table 6.31.

Table 6.31
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in Nadia district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	8995.79	100.00	8661.578	334.212
2007-08	9839.76	109.38	10160.72	-320.96
2008-09	11461.29	127.41	11659.86	-198.572
2009-10	13182.18	146.54	13159	23.176
2010-11	14820.29	164.75	14658.15	162.144

Source: Data available from Appendix 33

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =7162.436+1499.142X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The volume of deposits marked an increasing trend over the period under study. The indices of deposits were 109.38, 127.41, 146.54 and 164.75 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07.   The yearly increase in the value of deposits stood at Rs.1499.142 lakhs. The trend values of deposits were increasing throughout the period. The deviations between the actual value and the trend   are made. Here it is seen that in the year 2006-07,2009-10 and 2010-11 actual value of deposits were in excess than the trend value, whereas in all the other years there was a shortage.   To test the significance between the differences of actual values and trend values of deposits, Chi-square test (χ^2) has been used. It is seen that the calculated value of χ^2 is 28.2505 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

The loans and advances, indices of loans and advances and trend values of loans and advances of UCBs and non agricultural co-operative credit societies of Nadia district have been shown in   Table 6.32, which reveals that the loans and advances register an increasing trend throughout the period under study. As compared to 2006-07, the indices of loans and advances increased from 104.53 in   2007-08 to 131.12 in 2010-11.

Table 6.32
Trend Value of loans and advances of urban co-operative banks and non
agricultural co-operative credit societies in Nadia district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	2837.07	100.00	2781.42	55.65
2007-08	2965.62	104.53	3024.065	-58.445
2008-09	3184.48	112.25	3266.71	-82.23
2009-10	3626.55	127.83	3509.355	117.195
2010-11	3719.83	131.12	3752	-32.17

Source: Data available from Appendix 42

Y_c stands for computed values of loans and advances based on the least squares equation in the form of $Yc = a+bX$, where the equation comes to $Y_c = 2538.775+242.645X$, with origin at the   year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The linear least squares trend values of loans and advances are also exhibited here. The yearly increase in loans and advances stood at Rs.242.645 lakhs. The trend values were also showing upward movement during the period. The negative deviation was highest in the year 2007-08. Here it is found that in the year 2006-07 and 2009-10 the actual value of loans and advances were more than the trend value, whereas in all the other years actual value were less than the trend values. It is also here observed that the calculated value of χ^2 comes to 8.5024, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, it indicates that the difference between the actual values and the trend values   are **insignificant.**

Burdwan District

Trend of Membership

The membership strength, its indices as well as trend value of membership of urban co-operative banks and non agricultural co-operative credit societies in Burdwan district have been presented in Table 6.33.

Table 6.33
Trend value of membership of urban co-operative banks and non agricultural
co-operative credit societies in Burdwan district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	25538	100.00	24832.9	705.1
2007-08	26320	103.06	26286.7	33.3
2008-09	26997	105.71	27004.6	-7.6
2009-10	27761	108.70	27722.5	38.5
2010-11	28452	111.41	28440.4	11.6

Source: Data available from Appendix 7

Y_c stands for computed values of membership based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 24832.9+726.9X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. Here it is seen that the volume of membership, which was 25538 in 2006-07, stepped up to 28452 in 2010-11 showing the increasing trend throughout the period under study. During the period membership showed a hike of only 11.41%. The indices of membership were 103.06, 105.71, 108.70 and 111.41 respectively as compared to 100 of the base year 2006-07. The yearly increase in membership came to 726.9. The trend values of membership were also increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during 2008-09, while these were positive in remaining years. To test the significance between the differences of the actual values and the trend values of membership, Chi-square test (χ^2) has also been applied. It is observed that the calculated value of χ^2 is 20.123, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Trend of Demand Deposit Account

Demand deposit account and trend values of demand deposit account of UCBs and non agricultural co-operative credit societies of Burdwan have been shown in Table 6.34, which reveals that the demand deposit accounts register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 103.93 in 2007-08 to 136.89 in 2010-11. Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 25560.9+2827.9X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The linear least squares trend values of demand deposit account are also exhibited here. The yearly increase

in deposit stood at 2827.9. The trend values of deposits were also showing upward movement during the period. The negative deviation was highest in the year 2007-08. Here it is found that in the year 2006-07,2009-10 and 2010-11 the actual demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. The calculated value of χ^2 comes to 54.799, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

Table 6.34
Trend value of Demand Deposit account of urban co-operative banks and
non agricultural co-operative credit societies in Burdwan district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	29192	100.00	28388.8	803.2
2007-08	30339	103.93	31216.7	-877.7
2008-09	33652	115.28	34044.6	-392.6
2009-10	37078	127.01	36872.5	205.5
2010-11	39962	136.89	39700.4	261.6

Source: Data available from Appendix 16

Trend of number of Borrowers

It is found that the number of borrowers increased from 7246 in 2006-07 to 7715 in 2009-10 and then declined to 7357 in 2010-11.The trend values was showing upward movement over the period. The differences were negative during the years 2006-07 and 2010-11, while these were positive in rest of the years.

Table 6.35
Trend value of number of borrowers of urban co-operative banks and non
agricultural co-operative credit societies in Burdwan district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	7246	100.00	7394.6	-148.6
2007-08	7524	103.84	7435.9	88.1
2008-09	7544	104.11	7477.2	66.8
2009-10	7715	106.47	7518.5	196.5
2010-11	7357	101.53	7559.8	-202.8

Source: Data available from Appendix 25

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 7353.3+41.3X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit.   To test the significance of differences

between the actual values and the trend values of number of borrowers, Chi-square test (χ^2) has also been applied. The calculated value of χ^2 stood at 15.2028, while the tabulated value of χ^2 is 9.488 at 5 per cent level. As the calculated value of Chi- square exceeds the tabulated value, it implies that the difference between the actual values and the trend values of borrower's number are **significant.**

Trend of Deposits

Deposits, trend values of deposits and deposit indices of UCBs and non agricultural co-operative credit societies of Burdwan district have been shown in Table 6.36

Table 6.36
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in Burdwan district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	4752.56	100.00	4662.808	89.752
2007-08	5525.54	116.26	5787.587	-262.047
2008-09	6990.13	147.08	6912.366	77.764
2009-10	8308.75	174.83	8037.145	271.605
2010-11	8984.85	189.05	9161.924	-177.074

Source: Data available from Appendix 34

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =3538.029+1124.779X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. Table 6.36 exhibits that the amount of deposits, which was Rs 4752.56 lakhs in 2006-07, enhanced to Rs 8984.85 lakhs in 2010-11 showing the increasing trend throughout the period under study. During the period deposit showed a hike of 89.05%. The indices of deposits were 116.26, 147.08, 174.83 and 189.05 respectively as compared to 100 of the base year 2006-07. The yearly increase in deposits assessed at Rs 1124.779 lakhs. The trend values of deposits were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2008-09 and 2009-10, while these were negative in rest of the years. To test the significance between the differences of actual values and trend values of deposits, Chi-square test (χ^2) has been applied. It is observed that the calculated value of χ^2 is 27.0681, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are **significant**.

Trend of Loans and Advances

Loans and advances, indices of loans and advances and trend values of loans and advances have been portrayed in Table 6.37.

Table 6.37
Trend Value of loans and advances of urban co-operative banks and non agricultural co-operative credit societies in Burdwan district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	4035.14	100.00	3992.116	43.024
2007-08	4357.86	108.00	4356.336	1.524
2008-09	4604.71	114.12	4720.556	-115.846
2009-10	5139.80	127.38	5084.776	55.024
2010-11	5465.27	135.44	5448.996	16.274

Source: Data available from Appendix 43

. Y_c stands for computed values of loans and advances based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =3627.896+364.22X, with origin at the year 2006-07 and X unit= 1 year and Y unit = rupees in lakhs. The loans and advances marked an increasing trend over the period under study. The indices of loans and advances were 108,114.12, 127.38 and 135.44 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07.   The yearly increase in the value of loans and advances stood at Rs 364.22 lakhs. The trend values of loans and advances were increasing throughout the period. The deviations between the actual value and the trend value have been found out. Here it is found that in the year 2006-07,2009-10 and 2010-11 the actual loans and advances were in excess than the trend value, whereas in all the other years there was a shortage. It is seen that the calculated value of χ^2 is 3.9512 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of loans and advances are **insignificant.**

Bankura District

Trend of Membership

The trend values of membership of urban co-operative banks and non agricultural credit societies of Bankura district have been shown in Table 6.38.

Table 6.38

Trend Value of membership of urban co-operative banks and non agricultural

co-operative credit societies in Bankura district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	58976	100.00	58840.6	135.4
2007-08	59697	101.22	59885.2	-188.2
2008-09	61010	103.45	60929.8	80.2
2009-10	61837	104.85	61974.4	-137.4
2010-11	63129	107.04	63019	110

Source: Data available from Appendix 8

Y_c stands for computed values of membership based on the least squares equation in the form of $Yc = a+bX$, where the equation comes to $Y_c = 57796+1044.6X$, with origin at the year 2006-07 and X = 1 year and Y unit = one. The number of membership increased from 58976 in 2006-07 to 63129 in 2010-11 showing the increasing trend throughout the period under study. The indices of membership were 101.22, 103.45, 104.85 and 107.04 respectively as compared to 100 of the base year 2006-07. The yearly increase in membership estimated at 1044.6.The trend values of membership were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were negative during the years 2007-08 and 2009-10, while these were positive in rest of the years. It is observed that the calculated value of χ^2 is 1.505, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is less than the tabulated value, it implies that the difference between the actual values and the trend values are **insignificant.**

Trend of Demand Deposit Account

Table 6.39 exhibits that the number of demand deposits accounts which was 42186 in 2006-07, enhanced to 54876 in 2010-11 showing the increasing trend throughout the period under study. During the period it showed an increase of 30.08%. The indices were 104.54, 111.76, 122.15 and 130.08 respectively as compared to 100 of the base year 2006-07.

Table 6.39

Trend Value of Demand Deposit account of urban co-operative banks and non

agricultural   co-operative credit societies in Bankura district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	42186	100.00	41405.4	780.6
2007-08	44100	104.54	44686.5	-586.5
2008-09	47145	111.76	47967.6	-822.6
2009-10	51531	122.15	51248.7	282.3
2010-11	54876	130.08	54529.8	346.2

Source: Data available from Appendix 17

Here, Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 38124.3+3281.1X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The yearly increase in number of demand deposit accounts estimated at 3281.1. The trend values of number of accounts were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2009-10 and 2010-11, while these were negative in rest of the years. It is observed that the calculated value of χ^2 is 40.2738, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers increased from 20897 in 2006-07 to 25153 in 2010-11 and as a whole recorded a growth of only 20.37 % during this period.

Table 6.40
Trend value of number of borrowers of urban co-operative banks and non
agricultural co-operative credit societies in Bankura district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	20897	100.00	20419.4	477.6
2007-08	21201	101.46	21423.9	-222.9
2008-09	22157	106.03	22428.4	-271.4
2009-10	22734	108.79	23432.9	-698.9
2010-11	25153	120.37	24437.4	715.6

Source: Data available from Appendix 26

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to $Y_c = 19414.9+1004.5X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The linear least squares trend values are also shown in Table 6.40.The yearly increase in number of borrowers comes to 1004.5. The trend values of number of borrowers were also increasing over the period. The deviations between actual value and trend value have been found out. It is found that the actual values is more than the trend values during 2006-07 and 2010-11,while in the others the picture is opposite. Here, It is also observed that the calculated value of χ^2 is 58.5741, whereas the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is more than the tabulated value, it implies that the difference between the actual values and the trend values of membership are **significant.**

Trend of Deposits

The amount of deposits and trend values of deposits have been portrayed in Table 6.41. The volume of deposits marked an increasing trend over the period under study. The indices of deposits were 108.09, 118.43, 143.09 and 162.62 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07. The yearly increase in the value of deposits stood at Rs.824.138 lakhs.

Table 6.41.
Trend Value of deposits of urban co-operative banks and non agricultural co-operative credit societies in Bankura district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	5142.79	100.00	4854.696	288.094
2007-08	5558.85	108.09	5678.834	-119.984
2008-09	6090.79	118.43	6502.972	-412.182
2009-10	7359.05	143.09	7327.11	31.94
2010-11	8363.38	162.62	8151.248	212.132

Source: Data available from Appendix 35

Y_c stands for computed values of deposits based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =4030.558+824.138X, with origin at the year 2006-07 and X = 1 year and Y = rupees in lakhs. The trend values of deposits were increasing throughout the period. Here it is found that in the year 2006-07,2009-10 and 2010-11 the actual value of deposits were in excess than the trend value, whereas in all the other years there was a shortage. It is found that the calculated value of χ^2 is 51.417 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of deposits are **significant.**

Trend of Loans and Advances

The loans and advances, indices of loans and advances and trend values of loans and advances of urban co-operative banks and non agricultural co-operative credit societies of Bankura district have been shown in Table 6.42, which reveals that the loans and advances register an increasing trend throughout the period under study. As compared to 2006-07, the indices of deposits increased from 110.82 in 2007-08 to 169.77 in 2010-11.

Table 6.42
Trend Value of loans and advances of urban co-operative banks and non
agricultural co-operative credit societies in Bankura district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	1620.97	100.00	1542.72	78.25
2007-08	1796.28	110.82	1821.39	-25.11
2008-09	2010.32	124.02	2100.06	-89.74
2009-10	2320.54	143.16	2378.73	-58.19
2010-11	2752.19	169.77	2657.4	94.79

Source: Data available from Appendix 44

Y_c stands for computed values of loans and advances based on the least squares equation in the form of $Yc = a+bX$, where the equation comes to $Y_c = 1264.05+278.67X$, with origin at the year 2006-07 and X = 1 year and Y = rupees in lakhs. The linear least squares trend values of loans and advances are also exhibited here. The yearly increase in loans and advances stood at Rs.278.67 lakhs. The trend values were also showing upward movement during the period. The deviations between the actual value and the trend value were negative during the year 2007-08, 2008-09 and 2009-10 while in the remaining years the differences were positive. It is also observed that the calculated value of χ^2 comes to 12.9546, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference between the actual values and the trend values of deposits are **significant.**

East Midnapur District

Trend of Membership

The membership strength, its indices and trend values of membership have been portrayed in Table 6.43.

Table 6.43
Trend value of membership of urban co-operative banks and non agricultural
co-operative credit societies in East Midnapur district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	73038	100.00	72787.6	250.4
2007-08	73977	101.29	74091.4	-114.4
2008-09	75111	102.84	75395.2	-284.2
2009-10	76609	104.89	76699	-90.0
2010-11	78241	107.12	78002.8	238.2

Source: Data available from Appendix 9

Y_c stands for computed values of membership based on the least squares equation in the form of $Yc = a+bX$, where the equation comes to $Y_c = 71483.8+1303.8X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The number of membership marked an increasing

trend over the period under study. As compared to 2006-07, the indices of membership increased from 101.29 in 2007-08 to 107.12 in 2010-11. The yearly increase in the number of membership stood at 1303.8. The trend values of membership were also increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07 and 2010-11, while these were negative in the year 2007-08, 2008-09 and 2009-10. To test the significance between the differences of actual values and trend value χ^2 has been used. It is seen that the calculated value of χ^2 is 2.9423, which is less than the tabulated value of χ^2 at 5 per cent level of significance. It concludes that the difference between the actual values and the trend values are **insignificant.**

Trend of Demand Deposit Account

Demand deposit account and trend values of demand deposit account of UCBs and non agricultural co-operative credit societies of East Midnapur district have been shown in Table 6.44, which reveals that the demand deposit accounts register an increasing trend throughout the period under study.

Table 6.44
Trend Value of Demand Deposit account of urban co-operative banks and non agricultural co-operative credit societies in East Midnapur district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	123263	100.00	122108	1155
2007-08	125272	101.63	125944.2	-672.2
2008-09	128333	104.11	129780.4	-1447.4
2009-10	133908	108.64	133616.6	291.4
2010-11	138126	112.06	137452.8	673.2

Source: Data available from Appendix 18

Y_c stands for computed values of demand deposit accounts based on the least squares equation in the form of $Y_c = a+bX$, where the equation comes to $Y_c = 118271.8+3836.2X$, with origin at the year 2006-07 and X = 1 year and Y = 1 unit. The trend values of number of deposits accounts were also showing upward movement during the period. The negative deviation was highest in the year 2008-09. Here it is found that in the year 2006-07,2009-10 and 2010-11 the actual demand deposit account were in excess than the trend value, whereas in all the other years there was a shortage. The calculated value of χ^2 comes to 34.5877, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, it indicates that the difference

between the actual values and the trend values of number of demand deposits accounts are **significant.**

Trend of number of Borrowers

It is found that the number of borrowers increased from 42760 in 2006-07 to 44551 in 2010-11.It recorded a growth of only 4.19% during this period. The yearly increase in number of borrowers stood at only 308.5.The trend values were also showing upward movement over the period.

Table 6.45
Trend value of number of borrowers of urban co-operative banks and non
agricultural co-operative credit societies in East Midnapur district

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	42760	100.00	42780.8	-20.8
2007-08	43109	100.82	43089.3	19.7
2008-09	43957	102.80	43397.8	559.2
2009-10	42612	0.9965	43706.3	-1094.3
2010-11	44551	104.19	44014.8	536.2

Source: Data available from Appendix 27

Y_c stands for computed values of number of borrowers based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =42472.3+308.5X, with origin at the   year 2006-07 and X = 1 year and Y = 1 unit.   The differences between actual and trend values were negative during the years 2006-07 and 2009-10, while these were positive in rest of the years.   Now, to test the significance of differences between the actual values and the trend values of number of borrowers, Chi-square test (χ^2) has also been applied. The calculated value of χ^2 stood at 41.1554, while the tabulated value of χ^2 is 9.488 at 5 per cent level. As the calculated value of Chi- square exceeds the tabulated value, it implies that the difference between the actual values and the trend values of borrower's number are **significant.**

Trend of Deposits

Deposits, trend values of deposits and deposit indices of UCBs and non agricultural co-operative credit societies of East Midnapur district have been shown in Table 6.46.

Table 6.46
Trend value of deposits of urban co-operative banks and non agricultural
co-operative credit societies in East Midnapur district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	28634.27	100.00	27465.32	1168.948
2007-08	32377.67	113.07	33197.66	-819.985
2008-09	37232.75	130.03	38929.99	-1697.24
2009-10	45840.96	160.09	44662.32	1178.639
2010-11	50564.29	176.59	50394.65	169.636

Source: Data available from Appendix 36

Y_c stands for computed values of deposits based on the least squares equation in the

form of Yc =a+bX, where the equation comes to Y_c =21732.989+5732.333X, with origin at the

year 2006-07 and X = 1 year and Y = rupees in lakhs. Table 6.46 shows that the amount of deposits, which was Rs 28634.27 lakhs in 2006-07, enhanced to Rs 50564.29 lakhs in 2010-11 showing the increasing trend throughout the period under study. During the period deposit showed a hike of 76.59%. The indices of deposits were 113.07, 130.03, 160.09 and 176.59 respectively as compared to 100 of the base year 2006-07. The yearly increase in deposits assessed at Rs 5732.333 lakhs. The trend values of deposits were increasing over the period. The deviations between actual value and trend value have been found out. The deviations were positive during the years 2006-07, 2009-10 and 2010-11, while these were negative in rest of the years. To test the significance between the differences of actual values and trend values of deposits, χ^2 has been applied. It is observed that the calculated value of χ^2 is 175.6753, while the tabulated value of χ^2 is 9.488 at 5 per cent level of significance with 4 degree of freedom. As the calculated value is greater than the tabulated value, it implies that the difference between the actual values and the trend values of deposits are significant.

Trend of Loans and Advances

Loans and advances, indices of loans and advances and trend values of loans and advances have been portrayed here.

Table 6.47

Trend Value of loans and advances of urban co-operative banks and non agricultural co-operative credit societies in East Midnapur district district (Rs in lakhs)

Year	Actual Value	Indices	Trend Value(Y_c)	Deviation
2006-07	19852.26	100.00	18719.58	1132.678
2007-08	22216.72	113.45	22930.5	-713.784
2008-09	25982.53	132.68	27141.43	-1158.9
2009-10	31280.82	159.74	31352.35	-71.528
2010-11	36374.82	185.75	35563.27	811.55

Source: Data available from Appendix 45

Y_c stands for computed values of loans and advances based on the least squares equation in the form of Yc =a+bX, where the equation comes to Y_c =14508.664+4210.922X, with origin at the year 2006-07 and X = 1 year and Y = rupees in lakhs.The loans and advances marked an increasing trend over the period under study. The indices of loans and advances were 113.45, 132.68, 159.74 and 185.75 respectively in the years 2007-08 to 2010-11 in comparison to 100 of the base year 2006-07. The yearly increase in the value of loans and advances stood at Rs 4210.922 lakhs. The trend values of loans and advances were increasing throughout the period. The deviations between the actual value and the trend value have been found out. Here it

is found that in the year 2006-07 and 2010-11 the actual value of loans and advances were in excess than the trend value, whereas in all the other years there was a shortage.   To test the significance between the differences of actual values and trend values of loans and advances, χ^2 has been used. It is seen that the calculated value of χ^2 is 158.92 while the tabulated value of χ^2 is 9.488 at 5 per cent level, which shows that the difference between the actual values and the trend values of loans and advances are **significant.**

Frequency Distribution relating to number of Demand Deposit Account per 100 adult population of the area under operation of Urban   Co-operative Banks and Non Agricultural Co-operative Credit Societies in West Bengal

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of Demand Deposit Account (Current Account +Savings Account) per 100 adult population   has been shown in Table 6.48 It has come to our notice that at the lower tier as much as 68.27% of the UCBs and credit societies (i.e.71 out of 104) had ratio of DD Account per 100 adult population within the range of "less than 10%".It depicts that out of 104 UCBs and Non Agricultural Co-operative Societies 25 UCBs and Credit societies (i.e.24.04% of total) had share of DD Account per 100 adult population within the range of "above 10% and up to 30%". The number of UCBs and societies having the relative share of DD Account per 100 adult population within the range of "above 30% and up to 40%" stood at only 4 (i.e. 3.85% of total).On the other hand, only 2 UCBs and Credit societies (i.e.1.92% of total) fell in the range of "above 40% and up to 50%"in terms of percentage of DD Account to adult population. It has been found that only 1.92% UCBs and Credit Societies achieved this ratio in the range of "above 60%".

The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district tops the list in terms of holding of DD Account per 100 adult population to the tune of 34.21% on an average, followed by Burdwan (17.37%),Hooghly (13.60%), Nadia(13.39%), Howrah (9.75%) and South 24 Parganas district

(9.45%) .On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 1.35% as percentage of DD Account to adult population and followed by East Midnapur (1.92%) and North 24 Parganas district (7.82%). The percentage of DD Account to adult population of UCBs and Credit Societies under study stood at 12.09% on average, which means out of 100 adult population only 12 persons maintained Demand Deposit Accounts with the UCBs and Co-operative credit Societies. On the other hand, so far as the Mahila Co-operative Credit Societies are concerned Howrah district occupied the first position in terms of holding of DD Account per 100 adult population which accounted 6.74% and followed by South 24 Parganas(6.45%), Bankura(1.72%),Burdwan(1.27%), North 24 Parganas(0.92%),East Midnapur(0.70%),Nadia(0.39%),Hooghly(0.12%) and Kolkata district(0.10%). The percentage of DD Account to adult population of Mahila Co-operative Credit Societies under study stood at only 2.05% on average, which implies out of 100 adult women only 2 women, maintained Demand Deposit Accounts with the Mahila Co-operative Societies.

Table 6.48
Frequency Distribution relating to number of Demand Deposit Account per 100 adult population of UCBs and Non Agricultural Co-operative Credit Societies in West Bengal

DD Account per 100 adult population of the area of operation of UCBs/UCCS/MCCS	No of UCBs,UCCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 10%	15	10	15	6	14	3	4	1	3	71(68.27)
10% - 20%	7	1	4	2	0	1	1	0	0	16(15.39)
20% - 30%	2	3	1	0	0	1	1	1	0	9(8.65)
30% -40%	2	1	0	0	0	1	0	0	0	4(3.85)
40% -50%	1	1	0	0	0	0	0	0	0	2(1.92)
Above 50%	0	0	0	1	0	0	0	1	0	2(1.92)
Total	27	16	20	9	14	6	6	3	3	104
Average Ratio(%): UCBS,UCCs	9.75	13.60	7.82	9.45	1.35	13.39	17.37	34.21	1.92	12.09
MCCs	6.74	0.12	0.92	6.45	0.10	0.39	1.27	1.72	0.70	2.05

Source: Data available from Appendix 64-72

Frequency Distribution relating to number of Total Deposit Account per 100 adult population of the area under operation of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies in West Bengal

Table 6.49 exhibits the frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of number of total Deposit Account (Current Account +Savings Account+ Term Deposit) per 100 adult population. It has now come on the surface that at the lower of the spectrum as much as 59.62% of the UCBs and credit societies (i.e.62 out of 104) had total number of Deposit Account per 100 population within the range of "less than 10%". At the same time, at the top end 9 UCBs and Credit Societies registered this ratio of "above 50%"and accounted for 8.65% of total. It shows that out of 104 UCBs and Non Agricultural Co-operative Societies 22 UCBs and Credit societies (i.e.21.15% of total) had share of Total Deposit Account per 100 adult population within the range of "above 10% and up to 30%". The number of UCBs and societies with the relative share of Total Deposit Account per 100 adult population within the range of "above 30% and up to 40%" stood at only 7 (i.e. 6.73% of total).On the other hand, only 4 UCBs and Credit societies (i.e.3.85% of total) fell in the range of "above 40% and up to 50%" in terms of percentage of Total Deposit Account to adult population.

Table 6.49

Frequency Distribution relating to number of Total Deposit Account per 100 adult population of UCBs and Non Agricultural Co-operative Credit Societies in West Bengal

Total Deposit Account per 100 adult population of the area of operation of UCBs/UCCSs/MCCSSs	No of UCBs,UCCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 10%	11	8	13	5	14	3	4	1	3	62(59.62)
10% - 20%	3	3	5	3	0	1	1	0	0	16(15.38)
20% - 30%	2	1	1	0	0	1	0	1	0	6(5.77)
30% -40%	4	2	0	0	0	0	1	0	0	7(6.73)
40% -50%	2	1	1	0	0	0	0	0	0	4(3.85)
Above 50%	5	1	0	1	0	1	0	1	0	9(8.65)
Total	27	16	20	9	14	6	6	3	3	104
Average Ratio(%): UCBS,UCCs MCCs	20.92 14.77	18.37 0.13	10.62 5.74	11.90 7.27	1.89 0.13	19.78 0.41	25.98 1.74	42.65 2.41	3.64 1.14	17.29 3.75

Source: Data available from Appendix 55-63

The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district topped the list in respect of holding of Total Deposit Account per 100 adult population to the tune of 42.65% on an average, followed by Burdwan district(25.98%),Howrah (20.92%), Nadia(19.78%), Hooghly district(18.37%) and South 24 Parganas district (11.90%) .On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 1.89% as percentage of Total Deposit Account to adult population and followed by East Midnapur (3.64%) and North 24 Parganas district (10.62%). The percentage of Total deposit Account to adult population of UCBs and Credit Societies under study stood at 17.29% on average. It implies that out of 100 adult population of area under operation of UCBs and co-operative Credit societies only 17 persons maintained Deposit Accounts in the form of savings or current or term deposits with the UCBs and Co-operative credit Societies. Further more, Mahila Co-operative Credit Societies are concerned Howrah district occupied the first position in respect of holding of Deposit Account per 100 adult population which accounted 14.77% and followed by South 24 Parganas(7.27%), North 24 Parganas(5.74%), Bankura(2.41%),Burdwan(1.74%), East Midnapur(1.14%),Nadia(0.41%),Kolkata(0.14%) and Hooghly district(0.13%). The percentage of Total Deposit Account to adult population of Mahila Co-operative Credit Societies under study stood at only 3.75% on average.

Frequency Distribution relating to number of member per 100 adult population of the area under operation of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies in West Bengal

Table 6.50 shows the frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of number of member per 100 adult population. It is found that at the lower of the segment as much as 80.77% of the UCBs and credit societies (i.e.84 out of 104) had total number of member per 100 adult population within the range of "less than 10%". At the same time, on the upper level only 1 UCB and Credit Society registered this ratio of "above 50%".It shows that out of 104 UCBs and Non Agricultural Co-operative Societies 16 UCBs and Credit societies (i.e.15.39% of total) had share of membership account per 100 adult population within the range of "above 10% and up to 30%". The number of UCBs and societies having the relative share of number of members per 100 adult population within the range of "above 30%

and up to 40%" stood at only 2 (i.e. 1.92% of total).On the other hand, only 1 urban co-operative bank and Credit society fell in the range of "above 40% and up to 50%" in respect of percentage of membership account to adult population.

The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district headed the list in respect of holding of Membership Account per 100 adult population to the tune of 40.30% on an average, followed by Burdwan (11.54%),Hooghly (8.11%), Nadia (7.72%), Howrah district(6.777%) and South 24 Parganas (5.11%) district.On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 0.96% as percentage of membership account to adult population and followed by East Midnapur (1.08%) and North 24 Parganas district (3.34%). The percentage of membership account to adult population of UCBs and Credit Societies under study stood at 9.44% on average. It implies that out of 100 adult population of area under operation of UCBs and co-operative Credit societies only 9 persons are the members of UCBs or Co-operative credit Societies. In case of Mahila Co-operative Credit Societies, Howrah district occupied the first position in terms of holding of membership account per 100 adult population which accounted 6.03% and followed by South 24 Parganas(3.71%), Burdwan(1.08%), North 24 Parganas(0.89%),Bankura(0.83%), Nadia(0.48%), East Midnapur(0.47%), Kolkata(0.32%) and Hooghly district(0.09%). The percentage of membership account to adult population of Mahila Co-operative Credit Societies under study stood at only 1.54% on average. It implies that as a whole the urban co-operative banks and non agricultural co-operative credit societies had a weak clientele base which stood as one of the reason of financial exclusion.

Table 6.50
Frequency Distribution relating to number of member per 100 adult population of UCBs and Non Agricultural Co-operative Credit Societies in West Bengal

No. of member per 100 adult population of the area under operation of UCBs/UCCSs /MCCSs	No of UCBs,CCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 10%	19	13	17	8	14	4	5	1	3	84(80.77)
10% - 20%	5	2	3	0	0	2	0	0	0	12(11.54)
20% - 30%	1	0	0	1	0	0	1	1	0	4(3.85)
30% -40%	2	0	0	0	0	0	0	0	0	2(1.92)
40% -50%	0	1	0	0	0	0	0	0	0	1(0.96)
Above 50%	0	0	0	0	0	0	0	1	0	1(0.96)
Total	27	16	20	9	14	6	6	3	3	104
Average Ratio(%): UCBS,UCCs MCCs	6.77 6.03	8.11 0.09	3.34 0.89	5.13 3.71	0.96 0.32	7.72 0.48	11.54 1.08	40.30 0.83	1.08 0.47	9.44 1.54

Source: Data available from Appendix 46-54

Frequency Distribution relating to number of Borrower per 100 adult population of the area under operation of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies in West Bengal

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of number of borrowers per 100 adult population has been shown in Table 6.51. It exhibits that out of 104 UCBs and Non Agricultural Co-operative Societies 74 UCBs and Credit societies (i.e.71.15% of total) had total number of borrowers per 100 adult population within the range of "up to 2%". The number of UCBs and societies having the relative share of number of borrower per 100 adult population within the range of "above 2% and up to 5%" stood at 22 (i.e. 21.16% of total).It also depicts that out of 104 UCBs and Non Agricultural   Co-operative Societies 3 UCBs and Credit societies (i.e.2.88% of total) had share of borrower's account per 100 adult population within the range of "above 10% and up to 15%". The number of UCBs and societies having the relative share of number of borrowers per 100 adult population in the range of "above 15%" stood at only 1 (i.e. 0.96% of total).

Table 6.51
Frequency Distribution relating to number of Borrower per 100 adult population of UCBs and
Non Agricultural Co-operative Credit Societies in West Bengal

No. of borrower per 100 adult population of the area of operation of UCBs/UCCSs MCCSs	No of UCBs,UCCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 2%	17	11	15	4	14	4	5	1	3	74(71.15)
2% - 5%	9	4	5	3	0	1	0	0	0	22(21.16)
5% - 10%	0	1	0	1	0	1	1	0	0	4(3.85)
10% -15%	1	0	0	1	0	0	0	1	0	3(2.88)
Above 15%	0	0	0	0	0	0	0	1	0	1(0.96)
Total	27	16	20	9	14	6	6	3	3	104
Average Ratio(%): UCBS,UCCs MCCs	1.14 1.66	1.50 0.03	1.08 0.66	1.66 2.83	0.15 0.13	1.98 0.17	2.95 0.28	16.15 0.22	0.63 0.61	3.03 0.73

Source: Data available from Appendix 73-81

The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district topped the list in terms of holding of borrower's account per 100 adult population. It stood at 16.15% on an average, followed by Burdwan district (2.95%), Nadia (1.98%), South 24 Parganas (1.66%),Hooghly (1.50%) and Howrah district(1.14%) .On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 0.15% as percentage of borrower's account to adult population and followed by East Midnapur (0.63%) and North 24 Parganas district (1.08%). The percentage of number of borrowers to adult population of the area under operation of UCBs and Credit Societies stood at 3.03% on average. It implies that out of 100 adult population of area under operation of UCBs and co-operative Credit societies only 3 persons had taken loans from UCBs or Co-operative credit Societies. On the other hand, as far as the Mahila Co-operative Credit Societies are concerned, South 24 Parganas(2.83%) district occupied the first position in terms of holding of borrower's account per 100 adult population which accounted only 2.83% and followed by Howrah district(1.66%).In case of other districts this percentage have been registered very nominal which is less than 1%. The percentage of number of borrowers to adult population of Mahila Co-operative Credit Societies under study stood at only 0.73% on average.

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The above evaluation shows that the percentage of demand deposit account, total deposit account, membership account and borrowers account to the adult population of the area under operation of UCBs and Credit Societies stood at 12.09%, 17.29%, 9.44% and 3.03% respectively. On the other hand, in case of Mahila Co-operative Credit Societies these percentages stood at 2.05%, 3.75%, 1.54% and 0.73% respectively.therefore, it has become clear now that the urban co-operative banks and non agricultural co-operative credit societies could not provide banking services in the forms of holding of any kind of deposit account or membership or providing loans and advances to a larger portion of the society. So a major portion of the people has remained unbanked.

Frequency Distribution of Urban Co-operative Banks and Non Agricultural Co-operative Societies in respect of share of Small Borrower's Accounts (in number) to total number of Loan Account

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of Small Borrower's Accounts (in number) to total number of Loan Account has been shown in Table 6.52. It shows that out of 104 UCBs and Non Agricultural Co-operative Societies only 12 UCBs and Credit societies (i.e.11.54% of total) had share of small borrowers account to total number of loan account within the range of "above 10% and up to 30%". The number of UCBs and societies having the share of small loans to total loans within the range of "above 30% and up to 40%" stood at 13 (i.e. 12.50% of total).On the other hand, 18.27% of the UCBs and Credit societies (19 out of 104) fell in the range of small borrowers to total loan ratio "above 40% and up to 60%". It is observed that as many as 57.69% UCBs and Credit Societies (i.e.60 out of 104) achieved this ratio in the range of "above 60%".

The UCBs and Credit Societies in North 24 Parganas district topped the list in terms of share of small loans to total loans ratio to the tune of 74.59% on an average, followed by Nadia district (72.51%), Burdwan (66.75%), East Midnapur (62.13%), Howrah (55.75%) and South 24 Parganas district (53.52%) .On the other hand, Hooghly district occupied its position in the bottom of the table which amounted only 36.08% as percentage of small loans to total loans and followed by Kolkata(40.10%) and Bankur district (52.96%). The percentage of small loans to total loans   of UCBs and Credit Societies under study stood at 57.16% on an average.

Table 6.52

Frequency Distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of Small Borrower's Accounts (in number) to total number of Loan Account

%of Small Borrower's Account to total number of Loan Account	No of UCBs,CCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 10%	0	0	0	0	0	0	0	0	0	0
10%-20%	1	1	0	0	3	0	0	0	0	5(4.81)
20% - 30%	2	4	0	1	0	0	0	0	0	7(6.73)
30% - 40%	5	5	0	2	1	0	0	0	0	13(12.50)
40% -50%	1	2	2	1	1	1	0	1	0	9(8.65)
50% -60%	3	1	2	0	3	1	0	0	0	10(9.62)
Above 60%	15	3	16	5	6	4	6	2	3	60(57.69)
Total	27	16	20	9	14	6	6	3	3	104
*Average %	55.77	36.08	74.59	53.52	40.10	72.51	66.75	52.96	62.13	57.16

Source: Data available from Appendix 82-90

Note: Average ratio of Small Borrower's Account to total number of Loan Account*

Frequency Distribution of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies in respect of share of Small Borrower's Accounts (in amount) to total amount of Loan Account

The frequency distribution of UCBs and Non Agricultural Co-operative Credit Societies in respect of share of Small Borrower's Accounts (in amount) to total number of Loan Account has been shown in Table 6.53. It has come to our notice that at the lower of the strata only 3.85% of the UCBs and credit societies (i.e.4 out of 104) had ratio of small loans to total loans within the range of "less than 10%" and at the top end 37 UCBs and Credit Societies registered this ratio of "above 60%"and account for 35.58% of total loan. On the other hand, 21.15% of the UCBs and credit societies (22 out of 104) fell in the range of "above 10% and up to 30%". The number of UCBs and Credit Societies having the ratio of small loan to total loan within the range of "above 30% and up to 50%" stood at 32 (i.e. 30.77 % of total). On the other hand, 8.65% of the UCBs and Credit societies (9 out of 104) fell in the range of small borrowers to total loan ratio "above 50% and up to 60%". The UCBs and Credit Societies in North 24 Parganas district topped the list in terms of share of small loans to total loans to the tune of 48.02% on an average, followed by Burdwan district (44.43%),Nadia(38.61%),Bankura(36.41%)East Midnapur(33.35%) and Howrah district(31.82%) .On the other hand, South 24 Parganas district occupied its position in the

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bottom of the table amounted only 11.89% as percentage of small loans to total loans and followed by Hooghly (15.58%) and Kolkata district(17.35%). The percentage of small loans to total loans of UCBs and Credit Societies under study stood at 30.83% on an average.

Table 6.53
Frequency Distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of Small Borrower's Accounts (in amount) to total amount of Loan Account

%of Small Borrower's Account to total number of Loan Account	No of UCBs,CCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Upto 10%	1	2	0	0	1	0	0	0	0	4(3.85)
10%-20%	3	4	0	1	2	0	0	0	0	10(9.61)
20% - 30%	3	5	1	2	0	1	0	0	0	12(11.54)
30% - 40%	1	2	3	1	3	2	1	1	1	15(14.42)
40% -50%	5	1	5	0	2	1	1	1	1	17(16.35)
50% -60%	1	1	3	0	2	0	2	0	0	9(8.65)
Above 60%	13	1	8	5	4	2	2	1	1	37(35.58)
Total	27	16	20	9	14	6	6	3	3	104
*Average %	31.82	15.58	48.02	11.89	17.35	38.61	44.43	36.41	33.35	30.83

Source: Data available from Appendix 82-90
Note: Average ratio of Small Borrower's Account to total Loan Account (in amount).*

Furthermore, from the analysis of Table 6.52 and 6.53 it is apparent that ratio of number of small loan accounts to total number of loan accounts stood at 57.16% on an average, where as in terms of amount the same ratio estimated at only 30.83%.The same variation of ratio can also be found in district wise picture. In case of North 24 Parganas district, the share of small loans to total loans ratio in respect of number stood at 74.59%, but the same ratio registered only 48% in respect of amount. So far as the Nadia district is concerned, out of total loan account 72.51% belongs to small borrowers but in terms of monetary unit only 38.61% of total loan amount provided to the small borrowers. On the other hand, the same ratios in case of South 24 Parganas district registered as 53.52% and only 11.89% respectively. The ratio of small loan accounts to total number of loan accounts in the districts of Burdwan, East Midnapur,Kolkata,Howrah, Bankura and Hooghly district stood at 66.75%,62.13%,40.10%,55.77%,52.96% and 36.08% respectively. On the other hand, from the view point of monetary value the percentage of small loans to total loans amount in the districts of Burdwan, East Midnapur,Kolkata,Howrah, Bankur district and Hooghly amounted to

44.43%,33.35%,17.35%,31.82%,36.41% and 15.58% respectively. Hence, from the above analysis it is concluded that although the relative share of small loans in respect of number is much higher, but from the view point of monetary value the share of small loans as a per cent of total loans represents the timid picture. Thus it is being observed that in every district under study the net results have become almost the same.   But it is expected that this sector should play an important role in providing credit to small and weaker sections of the society or in terms of providing priority sector lending. In this perspective it is important to mention that the objective of priority sector lending is to channelise credit to some of the vulnerable sections of the society, which may not be attractive for the banks from the point of view of profitability but are important for the interest of financial inclusion as well as economic development of the country. Now, from the side of financial inclusion it is expected that more and more people particularly with lesser per capita income (i.e. small borrowers) should come under the span of banking services not only in numbers but also with monetary value. Only by this way the slogan of financial inclusion could be practically followed and then society will become economically sound.

Frequency Distribution relating to Credit Deposit Ratio of Urban   Co-operative Banks and Non Agricultural Co-operative Credit Societies in West Bengal

The frequency distribution of Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies in respect of credit deposit ratio has been shown in Table 6.54. It is observed that at the lower level, 12.50% of the UCBs and non agricultural co-operative credit societies (i.e.13 out of 104) had a credit deposit ratio of "less than 20%". At the same time, at the top end 41 UCBs and Credit Societies registered this ratio of "above 60%"and account for 39.42% of the total. On the other hand, 22.12% of the UCBs (23 out of 104) fell in the range of credit deposit ratio "above 20% and up to 40%". The number of UCBs and Credit Societies having the credit deposit ratio within the range of "above 40% and up to 60%" stood at 27 (i.e. 25.96 % of total). The UCBs and Credit Societies in Burdwan district tops the list in tapping the C/D ratio to the tune of 81.33% on an average, followed by Kolkata(66.43), North 24 Parganas (60.07%),Howrah(54.34%) and South 24 Parganas district(51.95%). Here it is found that Bankura district occupied its position in the bottom of the table amounted only 30.99% as C/D

ratio and followed by Nadia district (37.75%),Hooghly district(49.82%) and East Midnapur district(50.18%).The credit deposit ratio of UCBs and Credit Societies under study stood at 53.82% on an average, which is lower than the desired C/D ratio of 60%.This low credit deposit ratio proves that most of the urban co-operative banks and credit societies follow conservative credit society. This conservative lending mentality of the urban co-operative banks and non agricultural co-operative credit societies is not providing loans to more and more people, which is a vital cause of financial exclusion. A bank's primary job is to break the concept of financial exclusion but the UCBs and non agricultural co-operative credit societies are not doing their destined job.

Table 6.54
Frequency Distribution relating to Credit Deposit Ratio of UCBs and Non Agricultural Co-operative Credit Societies in West Bengal

Credit Deposit Ratio	No of UCBs,CCSs and MCCSs									Total
	Howrah	Hooghly	24Pgs(N)	24Pgs(S)	Kolkata	Nadia	Burdwan	Bankura	East Midnapur	
Up to 20%	5	3	1	2	0	2	0	0	0	13(12.50)
20% - 30%	2	1	2	2	1	0	0	1	1	10(9.62)
30% - 40%	2	4	4	1	0	0	0	2	0	13(12.50)
40% -50%	5	3	1	0	5	2	2	0	0	18(17.31)
50% -60%	3	0	1	1	0	2	1	0	1	9 (8.65)
Above 60%	10	5	11	3	8	0	3	0	1	41(39.42)
Total	27	16	20	9	14	6	6	3	3	104
Average CD Ratio(%)	54.34	49.82	60.07	51.95	66.43	37.75	81.33	30.99	50.18	53.82

Source: Data available from Appendix 91-99

District Specific Analysis with respect to Total Deposit Account, Demand Deposit Account, Number of Members, Number of Borrowers and Small Loans Account

Howrah District

1. Number of deposit accounts per 100 adult population:

Number of urban co-operative banks and non agricultural co-operative credit societies of Howrah district has been taken up for study is 27.Therefore, cut-off mark as per exact binomial test for assessing whether majority of UCBs and urban co-operative credit societies of Howrah district are providing banking services in terms of maintaining any forms of savings account to the majority inhabitants of the area under operation of the UCBs/Credit Societies is greater than 18. Now, among the 27 UCBs/Co-operative Credit Societies of Howrah district only in case of 5 UCBs/UCCs/MCCs (Bantra Co-operative Bank, Baltikuri Co-operative Bank, Liluah Co-operative Bank, South Howrah Co-operative Credit Society, Bagnan-I Mahila Co-operative Credit Society),it is found that total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population of the area under the operation of UCBs and non agricultural co-operative credit societies exceed 50% (*Appendix 55*).Furthermore, to test whether this number (i.e.5 out of 27) is significant or not exact binomial test has been applied with n=27 and p=0.5 and found that cut-off mark is coming to more than 18 at 5% level of significance. Now, here it can be found that 5 out of 27 is not a significant number as per exact binomial test. Hence, we conclude that majority of UCBs and non agricultural co-operative credit societies of Howrah district are not extending banking services in terms of holding any forms of savings account to the majority people of the area under operation of the UCBs/Credit Societies of Howrah district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts are concerned, it is found that none of the UCBs and Co-operative Credit Societies of Howrah district does not exceed 50% with respect to total

number of demand deposit accounts per 100 adult population (*Appendix 64*). Here 0 out of 27 is not a significant number as per exact binomial test. Therefore, we come to the conclusion that none of the UCBs and urban co-operative credit societies of Howrah district were found to be providing banking services in terms of maintaining any demand deposit accounts(i.e. savings account or current account or both)to the majority people of the area under operation of the UCBs/Credit Societies of Howrah district.

3. Number of members per 100 adult population:

As far as number of members are concerned, it depicts that none of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district did not exceed 50% with respect to number of members per 100 adult population (*Appendix 46*).Here it is seen that 0 out of 27 is not a significant number as per exact binomial test (cut-off mark for n=27 and p=0.5 is >18 at 5% level of significance). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of Howrah district were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district.

4. Number of borrowers per 100 adult population:

As far as numbers of borrowers are concerned, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix73*). Here it is seen that 0 out of 27 is not a significant number as per exact binomial test (cut-off mark for n=27 and p=0.5 is >18 at 5 % level of significance). Therefore, we conclude that none of the UCBs and urban co-operative credit societies of Howrah district were found to be providing banking services in terms of providing loans to the majority people of the area under operation of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district.

From the above analysis it has now become clear that urban co-operative banks and non agricultural co-operative credit societies of Howrah district did not contribute any significant role in terms of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the larger portion of the population of the area under operation of the UCBs and Credit Societies of Howrah district. In this perspective it can be said that in the area of financial inclusion these

UCBs/societies could not play any recordable role as such. Therefore, from the view point of financial inclusion, urban co-operative banks and non agricultural co-operative credit societies of Howrah district cannot be considered to have fulfilled their objectives

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts (in number) to total number of loan account it is found that out of 27 UCBs/Co-operative Credit Societies of Howrah district as many as 18 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix 82*).Now, to test whether this number (i.e.18 out of 27) is significant or not exact binomial test has been applied with n=27 and p=0.5 and found that cut-off mark is coming to > 18 at 5 % level of significance. Hence, we conclude that majority of UCBs and urban co-operative credit societies of Howrah district are not providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts to total amount of loans and advances account it is observed that out of 27 UCBs/Co-operative Credit Societies of Howrah district as many as 14 UCBs/UCCs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 82)*Now, to test whether this number (i.e.14 out of 27) is significant or not exact binomial test has been applied with n=27 and p=0.5 and found that cut-off mark is coming to > 18 at 5 % level of significance. Again, 14 out of 27 is not a significant number as per exact binomial test. Hence, it can be said that majority of UCBs and urban co-operative credit societies of Howrah district are not giving banking services in terms of advancing small loans (in amount) to the majority borrowers of the UCBs and Non Agricultural Co-operative Credit Societies of Howrah district.

Hooghly District

1. Number of deposit accounts per 100 adult population:

          Number of urban co-operative banks and non agricultural co-operative credit societies in Hooghly district has been taken up   for study is 16. Now, among the 16 UCBs/Co-operative Credit Societies of Hooghly district only in case of 2 UCBs/UCCs/MCCs(Nabagram People's Co-operative Bank and Konnagar Co-operative Bank),it is found that total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population exceed 50% (*Appendix 56*).Furthermore, to test whether this number (i.e.2 out of 16) is significant or not exact binomial test has been applied with n=16 and p=0.5 and found that cut-off mark is coming to > 11 at 5% level of confidence. Again, here 2 out of 16 is not a significant number as per exact binomial test. It shows that the majority of urban co-operative banks and non agricultural co-operative credit societies of Hooghly district did not provide banking services in terms of holding any forms of savings account to the majority people of the area under operation of the UCBs/Credit Societies of Hooghly district.

2. Number of demand deposit accounts (savings and current accounts) per 100 adult population:

        As far as demand deposit accounts is concerned, it is found that none of the UCBs and Non Agricultural Co-operative Credit Societies of Hooghly district did not exceed 50% with respect to total number of demand deposit accounts per 100 adult population (*Appendix 65*).Here 0 out of 16 is not a significant number as per exact binomial test. Therefore, let us conclude that none of the UCBs and urban co-operative credit societies of Hooghly district were found to be providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to the majority people of the area under operation of the UCBs/Credit Societies of Hooghly district.

3. Number of members per 100 adult population:

        As far as number of members are concerned, it depicts that none of the UCBs and Non Agricultural Co-operative Credit Societies of Hooghly district did not exceed 50% with respect to number of members per 100 adult population (*Appendix47*).Here it is seen that 0 out of 16 is not a significant number as per exact binomial test (cut-off mark for n=16 and p=0.5 is > 11 at

5% level of confidence.). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of Hooghly district were found to be providing banking services in terms of maintaining membership accounts to the majori**ty** people of the area under operation of the UCBs/Credit Societies of Hooghly district.

4. Number of borrowers per 100 adult population:

As far as number of borrowers are concerned, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of Hooghly district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix74*).Here it is seen that 0 out of 16 is not a significant number as per exact binomial test (cut-off mark for n= 16 and p=0.5 **is >** 11 at 5% level of confidence.). Therefore, we conclude that none of the UCBs and urban co-operative credit societies of Hooghly district were found to be providing banking services in terms of giving loans to the majority people of the area under operation of the UCBs/Credit Societies of Hooghly district.

From the above analysis we have found that urban co-operative banks/urban co-operative credit societies of Hooghly district did not provide any significant role in terms of giving banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the majority people of the area under operation of the UCBs/Credit Societies of Hooghly district. At the end, we can say that the urban co-operative banks/non agricultural co-operative credit societies of Hooghly district did not play a remarkable role in the field of financial inclusion.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts (in number) to total number of loan account it is found that out of 16 UCBs/Co-operative Credit Societies of Hooghly district only 4 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix 83*).Now, to test whether this number (i.e.4 out of 16) is significant or not exact binomial test has been applied with n=16 and p=0.5 and found that cut-off mark is coming to > 11 at 5% level of confidence. Again, 4 out of 16 is not a significant number as per exact binomial test.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts to total amount of loans and advances account it is observed that out of 16 UCBs/Co-operative Credit Societies of Hooghly district only 2 UCBs/UCCs/MCCs have share of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 83*).Now, to test whether this number (i.e.2 out of 16) is significant or not exact binomial test has been applied with n=16 and p=0.5 and found that cut-off mark is coming to > 11 at 5% level of confidence. Again, 2 out of 16 is not a significant number as per exact binomial test. Finally it can be stated that the majority of UCBs and urban co-operative credit societies of Hooghly district did not contribute any significant role in terms of providing loans and advances to the majority people of the area under operation of the UCBs/Credit Societies as well as from the view point of relative share of small loan account to total loan account (both in number and value)with UCBs/Co-operative Credit Societies of Hooghly district.

North 24 Parganas District

1. **Number of deposit accounts per 100 adult population:**

Number of urban co-operative banks, non agricultural co-operative in North 24 Parganas district have been taken up for study is 20.Therefore, cut-off mark as per exact binomial test for assessing whether majority of UCBs and urban co-operative credit societies of this district are providing banking services in terms of maintaining any forms of deposit account to the majority inhabitants of the area under operation of the UCBs/Credit Societies is more than 14 at 5% level of confidence. Now, among the 20 UCBs/Co-operative Credit Societies of North 24 Parganas district none of the UCBs/Co-operative Credit Societies did not exceed 50% (*Appendix 57*).with respect to total number of deposit accounts per 100 adult population. It implies that none of the UCBs and urban co-operative credit societies of North 24 Parganas were found to be providing banking services in terms of maintaining any deposit accounts (i.e. savings account or current account or term deposit account) to the majority people of the area under operation of the UCBs/Credit Societies of North 24 Parganas district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts are concerned, it is found that none of the UCBs and Non Agricultural Co-operative Credit Societies of 24 Parganas district did not exceed 50% (*Appendix 66)* with respect to total number of demand deposit accounts per 100 adult population. Here 0 out of 20 is not a significant number as per exact binomial test. Therefore, it can be said that none of the UCBs and urban co-operative credit societies of North 24 Parganas district were providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to the majority people of the area under operation of the UCBs/Credit Societies of North 24 Parganas district.

3. Number of members per 100 adult population:

As far as number of members is concerned, it depicts that none of the UCBs and Non Agricultural Co-operative Credit Societies in North 24 Parganas district did not exceed 50% (*Appendix 48*) with respect to number of members per 100 adult population. Here it is seen that 0 out of 20 is not a significant number as per exact binomial test (cut-off mark for n=20 and p=0.5 is> 14 at 5% level of confidence). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of North 24 Parganas district were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies of North 24 Parganas district.

4. Number of borrowers per 100 adult population:

From the view point of number of borrowers, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of North 24 parganas district did not exceed 50% (*Appendix 75*) with respect to number of borrowers per 100 adult population. Here it is seen that 0 out of 20 is not a significant number as per exact binomial test (cut-off mark for n=20 and p=0.5 is coming to > 14 at 5% level of confidence). Therefore, it can be stated that none of the UCBs and urban co-operative credit societies of North 24 Parganas district were providing banking services in terms of giving loans to the majority people of the area under operation of the UCBs/Credit Societies of North 24 Parganas district.

From the above analysis it has come to our notice that urban co-operative banks and non agricultural co-operative credit societies of North 24 Parganas district did not contribute any remarkable role in terms of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the majority people of the area under operation of the UCBs/Credit Societies of North 24 Parganas district. As such it can be said that the urban co-operative banks/non agricultural co-operative credit societies of North 24 parganas district could not play a pivotal role in the area of financial inclusion. Therefore, they could not become successful in this field.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts (in number) to total number of loan account it is found that out of 20 UCBs/Co-operative Credit Societies of North 24 Parganas district as many as 18 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50%(*Appendix84)*.Now, to test whether this number (i.e.18 out of 20) is significant or not exact binomial test has been applied with n=20 and p=0.5 and found that cut-off mark is coming to > 14 at 5 % level of significance. Again, 18 out of 20 is a significant number as per exact binomial test. Hence, we conclude that majority of UCBs and urban co-operative credit societies of North 24 Parganas district are providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies of North 24 Parganas district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the stand point of frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts to total amount of loans and advances account it is observed that out of 20 UCBs/Co-operative Credit Societies of North 24 Parganas district as many as 11 UCBs/UCCs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 84)***.**Now, to test whether this number (i.e.11 out of 20) is significant or not exact binomial test has been applied with n=20 and p=0.5 and found that cut-off mark is coming to > 14 at 5 % level of significance. Again, 11 out of 20 is not a significant number as per exact binomial test. Thus the

that majority of UCBs and urban co-operative credit societies of North 24 Parganas district are not providing banking services in terms of advancing small loans (in amount) to the majority borrowers of the UCBs/Credit Societies of North 24 parganas district.

South 24 Parganas District

1. Number of deposit accounts per 100 adult population:

Number of urban co-operative banks and non agricultural co-operative credit societies in South 24 Parganas district has been taken up   for study is 9. Now, among the 9 UCBs and Co-operative Credit Societies of the district only in case of 1 UCBs/UCCs/MCCs(Jaynagar Mazilpur Co-operative Bank),it is found that total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population exceed 50% (*Appendix 58).* Furthermore, to test whether this number (i.e.1 out of 9) is significant or not exact binomial test has been applied with n=9 and p=0.5 and found that cut-off mark is coming to > 7 at 5 % level of significance. Again, here 1 out of 9 is not a significant number as per exact binomial test. Hence, it is evident that majority of UCBs and urban co-operative credit societies of South 24 Parganas district are not providing banking services in respect of holding any forms of savings account to the majority people of the area under operation of these banks and societies of the district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts is concerned, it is found that only 1 UCB of South 24 Parganas district has crossed 50% cut off with respect to total number of demand deposit accounts per 100 adult population (*Appendix 67).* Here, 1 out of 9 is not a significant number as per exact binomial test. Therefore, it has become clearer that majority of UCBs and urban co-operative credit societies of South 24 Parganas district are not providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to the majority people of the area under operation of these banks and credit societies.

3. Number of members per 100 adult population:

From the view point of membership number, it depicts that none of the UCBs and Non Agricultural Co-operative Credit Societies of South 24 Parganas district did not exceed 50% with respect to number of members per 100 adult population (*Appendix 49*). Here it is seen that 0 out of 9 is not a significant number as per exact binomial test. Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of the district were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of these banks and credit societies..

4. Number of borrowers per 100 adult population:

As far as number of borrowers is concerned, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of South 24 Parganas district does not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix 76*). Here it is seen that 0 out of 9 is not a significant number as per exact binomial. Therefore, it implies that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of sanctioning loans to the majority people of the area under operation of the UCBs/Credit Societies of the district.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts (in number) to total number of loan account reveals that out of 9 UCBs/Co-operative Credit Societies of South 24 Parganas district as many as 5 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix 86*).Now, to test whether this number (i.e.5 out of 9) is significant or not exact binomial test has been applied with n=9 and p=0.5 and found that cut-off mark is coming to >7 at 5 % level of significance. Now, 5 out of 9 is not a significant number as per exact binomial test.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Credit Societies in respect of share of small borrower's accounts to total amount of loans and advances account, it is observed that out of 9 UCBs/Co-operative Credit Societies of South 24 Parganas district as many as 5 UCBs/UCCs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 86*).Now, 5 out of 9 is not a significant number as per exact binomial test. Hence, we conclude that majority of UCBs and urban co-operative credit societies of South 24 Parganas are not providing banking services in terms of advancing small loans (both in number and amount) to the majority borrowers of the UCBs/Credit Societies of the district.

Kolkata District

1. Number of deposit accounts per 100 adult population:

Number of urban co-operative banks and non agricultural co-operative credit societies in Kolkata district are taken up for study is 14.Therefore, cut-off mark as per exact binomial test for assessing whether majority of UCBs and urban co-operative credit societies of this district are providing banking services in terms of maintaining any forms of savings account to the majority inhabitants of the area under operation of the UCBs/Credit Societies is greater than 10 at 5 % level of significance. Now, it shows that none of the UCBs/Co-operative Credit Societies did not exceed 50% (*Appendix59*).cut off with respect to total number of deposit accounts per 100 adult population. It implies that none of the UCBs and urban co-operative credit societies of the district were providing banking services in terms of maintaining any deposit accounts (i.e. savings account or current account or term deposit account) to the majority people of the area under operation of the UCBs/Credit Societies of the district.

2. Number of demand deposit accounts (savings and current accounts) per 100 adult population:

As far as demand deposit accounts is concerned, it appears that none of the UCBs and Non Agricultural Co-operative Credit Societies of Kolkata district did not exceed 50% with respect to total number of demand deposit accounts per 100 adult population (*Appendix 68*).Here, 0 out of 14 is not a significant number as per exact binomial test. Therefore, we come to the conclusion that none of the UCBs and urban co-operative credit societies of this district

were found to be providing banking services in terms of maintaining any demand deposit accounts(i.e. savings account or current account or both)to the majority people of the area under operation of the UCBs/Credit Societies of the district.

3. Number of members per 100 adult population:

As far as number of members is concerned, it depicts that none of the UCBs and Non Agricultural Co-operative Credit Societies of Kolkata district did not exceed 50% with respect to number of members per 100 adult population (*Appendix 50*). Here it is found that 0 out of 14 is not a significant number as per exact binomial test (cut-off mark for n=14 and p=0.5 is> 10 at 5 % level of significance). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of the district were extending banking services in respect of maintaining membership accounts to the majority people of the area under operation of these banks and societies.

4. Number of borrowers per 100 adult population:

From the view point of borrowers, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of Kolkata district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix77*). Here, 0 out of 14 is not a significant number as per exact binomial test. Therefore, it can be said that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of providing loans to the majority people of the area under operation of the UCBs/Credit Societies of the district.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts (in number) to total number of loan account reveals that out of 14 UCBs/Co-operative Credit Societies of Kolkata district as many as 9 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix87)*.Now, to test whether this number (i.e.9 out of 14) is significant or not exact binomial test has been applied with n=14 and p=0.5 and found that cut-off mark is coming to > 10 at 5 % level of significance. Again, 9 out of 14 is not a significant number as per exact binomial test. Hence, we conclude that majority of UCBs and urban co-

operative credit societies of this district are not providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies of the district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Credit Societies in respect of share of small borrower's accounts to total amount of loans and advances account, it is found that out of 14 UCBs/Co-operative Credit Societies of Kolkata district as many as 6 UCBs/UCCs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50%(*Appendix 87).*Now, 6 out of 14 is not significant as per exact binomial test (because cut off mark > 10 at 5 % level of significance).

Thus it is evident that urban co-operative banks/urban co-operative credit societies in Kolkata district have not contributed significantly in respect of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the major cross-section of population in the area under operation of the UCBs/Credit Societies of the district. Therefore, from the view point of financial inclusion, urban co-operative banks and non agricultural co-operative credit societies of Kolkata cannot be considered to have fulfilled their objectives.

Nadia District

1. **Number of deposit accounts per 100 adult population:**

Number of urban co-operative banks and non agricultural co-operative credit societies in Nadia district has been taken up for study is 6. Now, among the 6 UCBs/Co-operative Credit Societies of Nadia district only in case of 1 UCB(Ranaghat People's Co-operative Bank),it is found that total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population exceed 50% (*Appendix 60*).Now, to test whether this number (i.e.1 out of 6) is significant or not exact binomial test has been applied with n=6 and p=0.5 and found that cut-off mark is coming to >5 at 5% level of significance. Again, here 1 out of 6 is not a significant number as per exact binomial test. It implies that majority of UCBs and urban co-operative credit societies of Nadia district are not providing banking services in terms

of holding any forms of savings account to the majority people of the area under operation of these banks and credit societies.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts is concerned, it appears that none of the UCBs/Co-operative Credit Societies of Nadia district did not exceed 50% with respect to total number of demand deposit accounts per 100 adult population (*Appendix 69*).Here, 0 out of 6 is not a significant number as per exact binomial test. Therefore, we come to the conclusion that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of maintaining any demand deposit accounts(i.e. savings account or current account or both)to the majority people of the area under operation of the UCBs/Credit Societies of the district.

3. Number of members per 100 adult population:

From the view point of number of members it is found that none of the UCBs and Non Agricultural Co-operative Credit Societies of Nadia district did not exceed 50% with respect to number of members per 100 adult population (*Appendix 51*). Here it is seen that 0 out of 6 is not a significant number as per exact binomial test. Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of the district were providing banking services in respect of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies of the district.

4. Number of borrowers per 100 adult population:

As far as number of borrowers is concerned, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of Nadia district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix78*)Here, 0 out of 6 is not a significant number as per exact binomial test (cut-off mark for n= 6 and p=0.5 is> 5). Therefore, it shows that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of giving loans to the majority people of the area under operation of the UCBs/Credit Societies of the district.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

The frequency distribution UCBs and Non Agricultural Co-operative Societies in terms of share of small borrower's accounts (in number) to total number of loan account reveals that out of 6 UCBs/Co-operative Credit Societies of Nadia district as many as 5 UCBs/UCCS/MCCs have ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix85*)..Now, 5 out of 6 is not a significant number as per exact binomial test.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts to total amount of loans and advances account it is observed that out of 6 UCBs/Co-operative Credit Societies of Nadia district as many as 2 UCBs/UCCSs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 85*)Now, to test whether this number (i.e.2 out of 6) is significant or not exact binomial test has been applied with n=6 and p=0.5 and found that cut-off mark is greater than 5 at 5% level of significance. Again, 2 out of 6 is not a significant number as per exact binomial test. Hence, it reveals that majority of urban co-operative banks and non agricultural co-operative credit societies of the district are not providing banking services in terms of advancing small loans to the majority borrowers of the banks and credit societies.

Burdwan District

1. **Number of deposit accounts per 100 adult population:**

Number of urban co-operative banks and non agricultural co-operative credit societies in Burdwan district has been taken up   for study is 6. Here, it is seen that none of the UCBs/Co-operative Credit Societies did not exceed 50% cut off with respect to total number of deposit accounts per 100 adult population (*Appendix 61*)**.** Now, to test whether this number (i.e.0 out of 6) is significant or not exact binomial test has been applied with n=6 and p=0.5 and found that cut-off mark is coming to greater than 5 at 5 % level of significance. Again, here 0 out of 6 is not a significant number as per exact binomial test. It shows that none of the UCBs and urban co-operative credit societies of the district were found to be providing banking services in terms

of maintaining any deposit accounts (i.e. savings account or current account or term deposit account) to the majority people of the area under operation of the UCBs/Credit Societies of the district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts is concerned, it appears that none of the UCBs and Non Agricultural Co-operative Credit Societies of Burdwan district did not exceed 50% with respect to total number of demand deposit accounts per 100 adult population (*Appendix 70*). Here, 0 out of 6 is not a significant number as per exact binomial test. Therefore, we come to the conclusion that none of the UCBs and urban co-operative credit societies of this district were providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to the majority people of the area under operation of these banks/Credit Societies of the district.

3. Number of members per 100 adult population:

As far as number of members is concerned, it depicts that none of the UCBs/Co-operative Credit Societies of Burdwan district did not exceed 50% with respect to number of members per 100 adult population (*Appendix 52*). Here it appears that 0 out of 6 is not a significant number as per exact binomial test (cut-off mark for n=6 and p=0.5 is>5). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of the district were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies of the district.

4. Number of borrowers per 100 adult population:

From the view point of number of borrowers, it is observed that none of the UCBs and Non Agricultural Co-operative Credit Societies of Burdwan district did not exceed 50% with respect to number of borrowers per 100 adult population(*Appendix79*).Here it is found that 0 out of 6 is not a significant number as per exact binomial test. Therefore, we conclude that none of the UCBs and urban co-operative credit societies of this district were providing banking services

in terms of giving loans to the majority people of the area under operation of these banks/credit societies.

From the above analysis we have found that urban co-operative banks and non agricultural co-operative credit societies in Burdwan district did not contribute any remarkable role as such in terms of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the larger portion of the population of the area under operation of these banks/credit societies. At the end, we can say that the urban co-operative banks and non agricultural co-operative credit societies of Burdwan district did not play a significant role in the field of financial inclusion.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts (in number) to total number of loan account reveals that all the 6 Urban Co-operative Banks/Co-operative Credit Societies of Burdwan district had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix 88*)**.**Now, 6 out of 6 is a significant number as per exact binomial test. Hence, we conclude that majority of UCBs and urban co-operative credit societies of this district were providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies of the district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of relative share of small borrower's accounts to total amount of loans and advances account it is observed that out of 6 UCBs/Co-operative Credit Societies of Burdwan district as many as 4 UCBs/UCCs/MCCs had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 88*).Now, to test whether this number (i.e.4 out of 6) is significant or not exact binomial test has been applied with n=6 and p=0.5 and found that cut-off mark is coming to > 5 at 5% level of significance. Here, 4 out of 6 is a not significant number as per exact binomial test. Hence, it reveals an interesting fact pertaining to

advancing of small loans. In one side, from the view point of number of small borrowers as a proportion of total number of borrowers it is apparent that majority of UCBs and urban co-operative credit societies of the district have been providing banking services to the majority borrowers of the UCBs/credit societies, but from the angle of monetary unit these have not covered the majority of small borrowers. Hence, from the above analysis it is concluded that although the relative share of small loans in respect of number is much higher, but from the view point of monetary value the share of small loans as a per cent of total loans represents the timid picture.

Bankura District

(Here exact binomial test is not applicable, because number of sample is less than 6)

1. Number of deposit accounts per 100 adult population:

Number of urban co-operative banks and non agricultural co-operative credit societies in Bankura district has been taken up for study is 3. Now, among 3 UCBs/Co-operative Credit Societies of Bankura district only in case of 1 UCB(Bishnupur Town Co-operative Bank),it is found that total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population exceed 50% (*Appendix 62*). Hence, it can be said that majority of UCBs and urban co-operative credit societies of Bankura district were not providing banking services in terms of holding any forms of savings account to the majority people of the area under operation of the UCBs/Credit Societies of the district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts is concerned, it is found that only 1 UCB of Bankura district has crossed 50% cut off *(Appendix 71)* with respect to total number of demand

deposit accounts per 100 adult population. Therefore, we come to the conclusion that majority of urban co-operative banks and urban co-operative credit societies of the district were not providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to the majority people of the area under operation of the UCBs/Credit Societies of the district.

3. Number of members per 100 adult population:

From the view point of number of membership it is found that only 1 UCB of Bankura district has crossed 50% cut off with respect to total number of membership accounts per 100 adult population (*Appendix 53*). It implies that majority of urban co-operative banks and urban co-operative credit societies of the district were not providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies of the district.

4. Number of borrowers per 100 adult population:

It is observed that none of the UCBs/Co-operative Credit Societies of Bankura district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix 80*).Therefore, we conclude that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of providing loans to the majority people of the area under operation of the UCBs/Credit Societies of the district.

Thus it is evident that urban co-operative banks/urban co-operative credit societies in Bankura district have not contributed significantly in respect of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the major cross-section of population in the area under operation of these banks and credit societies of the district. Therefore, from the view point of financial inclusion, urban co-operative banks and non agricultural co-operative credit societies of Bankura cannot be considered to have fulfilled their objectives.

5. Share of number of small borrower's accounts to total number of loans and advances account:

The frequency distribution of UCBs and Non Agricultural Co-operative Credit Societies in respect of share of small borrower's accounts (in number) to total number of loan account reveals that out of 3 UCBs/Co-operative Credit Societies of Bankura district as many as 2 UCBs/UCCs/MCCs had ratio of Small Borrower's Accounts (in number) to total number of

Loan Account more than 50% (*Appendix 89*). It implies that majority of UCBs and urban co-operative credit societies of this district are providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies of the district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the frequency distribution of UCBs and Non Agricultural Co-operative Credit Societies in respect of share of small borrower's accounts to total amount of loans and advances account it is observed that out of 3 UCBs/Co-operative Credit Societies of Bankura district only 1 co-operative credit society had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 89)*.Hence, it reveals that majority of UCBs and urban co-operative credit societies of the district are not providing banking services in terms of advancing small loans to the majority borrowers (as a percentage of small loans to total amount of loans and advances) of the UCBs/Credit Societies of the district.

East Midnapur District

(Here exact binomial test is not applicable, because number of sample is less than 6)

1. Number of deposit accounts per 100 adult population:

Number of urban co-operative banks and non agricultural co-operative credit societies in East Midnapur district has been taken up   for study is 3. Here, it is seen that none of the UCBs/Co-operative Credit Societies did not exceed 50% cut off with respect to total number of deposit accounts per 100 adult population (*Appendix 63)*. It implies that none of the UCBs and urban co-operative credit societies of the district were found to be providing banking services in terms of maintaining any deposit accounts (i.e. savings account or current account or term deposit account) to the majority people of the area under operation of the UCBs/Credit Societies of the district.

2. **Number of demand deposit accounts (savings and current accounts) per 100 adult population:**

As far as demand deposit accounts are concerned, it appears that none of the UCBs/Co-operative Credit Societies of the district did not exceed 50% *(Appendix72)* with respect to total number of demand deposit accounts per 100 adult population. Therefore, we come to the conclusion that none of the UCBs and urban co-operative credit societies of this district were found to be providing banking services in terms of maintaining any demand deposit accounts(i.e. savings account or current account or both)to the majority people of the area under operation of the UCBs/Credit Societies of the district.

3. Number of members per 100 adult population:

From the view point of membership number it is evident that none of the UCBs/Co-operative Credit Societies of East Midnapur district did not exceed 50% with respect to number of members per 100 adult population (*Appendix54*). Therefore, we can draw inference that none of the UCBs and urban co-operative credit societies of the district were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies of the district.

4. Number of borrowers per 100 adult population:

As far as number of borrowers is concerned, it is observed that none of the UCBs/Co-operative Credit Societies of East Midnapur district did not exceed 50% with respect to number of borrowers per 100 adult population (*Appendix 81*). Therefore, it can be said that none of the UCBs and urban co-operative credit societies of this district were providing banking services in terms of extending loans to the majority people of the area under operation of the UCBs/Credit Societies of the district.

5. **Share of number of small borrower's accounts to total number of loans and advances account:**

The frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of small borrower's accounts (in number) to total number of loan account reveals that all the 3 Urban Co-operative Banks/Co-operative Credit Societies of East Midnapur district had ratio of Small Borrower's Accounts (in number) to total number of Loan Account more than 50% (*Appendix 90*).Hence, we conclude that majority of UCBs and urban co-operative credit societies of this district are providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies of the district.

6. **Relative share relating to small borrower's accounts to total amount of loans and advances account:**

From the view point of frequency distribution of UCBs and Non Agricultural   Co-operative Credit Societies in respect of share of small borrower's accounts to total amount of loans and advances account it is observed that out of 3 UCBs/Co-operative Credit Societies of East Midnapur district only 1 co-operative credit society had ratio of small borrower's accounts to total amount of loans and advances account more than 50% (*Appendix 90*). It depicts that out of total value of loans and advances of UCBs and urban co-operative credit societies of East Midnapur district small loans has occupied an insignificant portion.

From the above analysis it has now become clear that urban co-operative banks and non agricultural co-operative credit societies of East Midnapur district did not contribute any significant role as such in terms of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the larger portion of the population of the area under operation of the UCBs and Credit Societies of this district. It can be said that in the area of financial inclusion these UCBs/societies could not play any recordable role as such. Therefore, from the view point of financial inclusion, urban co-operative banks and non agricultural co-operative credit societies of East Midnapur district cannot be considered to have fulfilled their objectives.

Assessing District Wise Whether Majority of Adult Population of the Area Under Operation of Urban Co-operative Banks and Non Agricultural   Co-operative Credit Societies is Under the Purview of Banking Services

Howrah District

1(i). Number of deposit accounts of Urban Co-operative Banks and Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks and non agricultural co-operative credit societies in

Howrah district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in respect of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding; to test $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P is proportion of total deposit accounts holding to adult population.

It is observed that the value of Z is -914.48 which does not exceed $Z0.5$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposit accounts majority of adult population of the area under the operation of urban co-operative banks and non agricultural co-operative credit societies of Howrah district is not under the purview of banking services, as provided by these banks and credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks and Mahila Credit Societies (MCBs/MCCs) per 100 adult women:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks and Mahila Co-operative Credit Societies in Howrah district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of any type of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts; i.e. to test $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -621.351 which less than $Z0.5$ i.e.1.645 is and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Howrah district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks and Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Howrah district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that

majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is here found that the value of Z is -1265.81 which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks andcredit societies of Howrah district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks and Mahila Credit Societies per 100 adult women:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks and/Credit Societies in Howrah district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposit accounts holding; i.e.to test $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P is proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -763.739, which does not exceed $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Howrah district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks and Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks and credit societies in Howrah district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of

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banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -1359.55, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of Howrah district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii). Number of members of Mahila Co-operative Banks and Mahila Credit Societies(MCBs/MCCs) per 100 adult women:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks and Mahila Credit Societies in Howrah district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts;i.e. to test H_0 : $P = 0.5$ against $H_1 : P > 0.5$; (where P is proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here, it is seen that the value of Z is - 775.58, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Howrah district is not under the purview of banking services provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks and Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks and credit societies in Howrah district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P is proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -1536.66, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks and credit societies of Howrah district is not under the purview of banking services of these banks and/societies in terms of providing loans and advances.

4(ii). Number of borrowers of Mahila Co-operative Banks and Mahila Credit Societies (MCBs/MCCs) per 100 adult women:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks and Mahila Credit Societies in Howrah district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances; to test $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P is proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 853.249, which does not exceed $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, it can be said that majority of women of Howrah district is not under the purview of banking services in terms of providing loans and advances provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

Hooghly District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Hooghly district is not under the purview of banking services provided by these banks/societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$;   (where P = Proportion of total deposit accounts).

It is observed that the value of Z is -717.599 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of Hooghly district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Hooghly district is not under the purview of banking services provided by these banks/ societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -1341.2 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Hooghly district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Hooghly district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -826.027, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of Hooghly district is not under the purview of banking services, as provided by these banks/ societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in Hooghly district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -1341.6, which is less than $Z_{0.5}$, i.e.1.645 and $Z_{0.01}$, i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Hooghly district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Hooghly district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -950.59 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of Hooghly district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii). Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Hooghly district is not under the purview of banking services provided by these category of banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 1342.42 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Hooghly district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Hooghly district is not under the purview of banking services provided by these banks/societies   against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -1100.49 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit societies of

Hooghly district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii). Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Hooghly district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 1344.02 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of Hooghly district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

North 24 Parganas District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in North 24 Parganas district is not under the purview of banking services provided by these banks/societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total deposit accounts holding to adult population

It is observed that the value of Z is -1009.5, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of North 24 Parganas district is not under the

purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in North 24 Parganas district is not under the purview of banking services provided by these banks/ societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -612.305 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of North 24 Parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in North 24 Parganas district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -1081.37, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of North 24 Parganas district is not under

the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in North 24Parganas district is not under the purview of banking services provided by the Mahila   Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with   MCBs/MCCs   to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -679.03, which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of North 24 parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in North 24 Parganas district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -1196.23, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of North 24 Parganas district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii). **Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:**

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in North 24 Parganas district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 679.417 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of North 24 Parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). **Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:**

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in North 24 Parganas district is not under the purview of banking services provided by these banks/societies   against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -1254.29, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit societies of North 24 Parganas district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii). **Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:**

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in North 24 Parganas district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 682.589 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of North 24 Parganas district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

South 24 Parganas District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in South 24 Parganas district is not under the purview of banking services provided by these banks/societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total deposit accounts holding to adult population of the area under operation.

It is here observed that the value of Z is -760.317, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of South 24 Parganas district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in South 24 Parganas district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -438.644, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of South   24 Parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in South 24 Parganas district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -809.29, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of South 24 Parganas district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in South 24 Parganas district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -447.033 , which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of South 24 Parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in South 24 Parganas district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -895.409, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of South 24 Parganas district is not under the purview of banking services, as provided by these banks and / societies.

3(ii). **Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:**

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in South 24 Parganas district is not under the purview of banking services provided by these category of banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts.

Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is seen that the value of Z is - 475.215 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of South 24 Parganas district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). **Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:**

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in South 24 Parganas district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -964.82 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit

societies of South 24 Parganas district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii).   Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in South 24 Parganas district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 484.255, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of South 24 Parganas district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

Kolkata District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Kolkata district is not under the purview of banking services provided by these banks and/ societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$;   where P = Proportion of total deposit accounts holding to adult population.

Here, it is observed that the value of Z is -2077.99, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of Kolkata district is not under the purview

of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Kolkata district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against

$H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is here found that the value of Z is -1793.25, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Kolkata district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Kolkata district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -2101.29, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the

operation of urban co-operative banks/credit societies of Kolkata district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in Kolkata district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposits accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -1794.6, which is less than $Z_{0.5}$, i.e.1.645 and $Z_{0.01}$, i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Kolkata district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

It is found that the value of Z is - 1786.53, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Kolkata district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Kolkata district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$;

(where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -2117.91,   which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of Kolkata district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii).   Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Kolkata district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative   hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 1786.53, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Kolkata district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i).   Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Kolkata district is not under the purview of banking services provided by these banks/societies   against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -2153.17, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit societies of Kolkata district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii). Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Kolkata district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 1788.81, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of Kolkata district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

Nadia District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Nadia district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total deposit accounts holding to adult population.

It is observed that the value of Z is -425.909, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of Nadia district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Nadia district is not under the purview of banking services provided by the   Mahila Co-operative Banks/ Credit Societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts.   Therefore, H_0 : P = 0.5 against H_1 : P > 0.5 ; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -1249.01, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Nadia district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Nadia district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, H_0 : P = 0.5 against H_1 : P > 0.5 ; (where P = Proportion

of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -515.922, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of Nadia district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in Nadia district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, H_0 : P = 0.5 against H_1 : P > 0.5 ; (where P = Proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -1249.47**,** which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Nadia district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Nadia district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, H_0 : P = 0.5 against H_1 : P > 0.5 ; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -595.768, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of Nadia district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii). Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies of Nadia district is
not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 1247.31, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Nadia district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Nadia district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -676.715, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit

societies of Nadia district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii). Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Nadia district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 1255.04, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of Nadia district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

Burdwan District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Burdwan   district is not under the purview of banking services provided by these banks and societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total deposit accounts holding to adult population).

It is observed that the value of Z is -199.09, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of Burdwan district is not under the purview of

banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii).Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Burdwan district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of any kind of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -862.451, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Burdwan district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Burdwan district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -270.474, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in

terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of Burdwan district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in Burdwan district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with   MCBs/MCCs   to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -870.921, which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Burdwan district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Burdwan district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -318.79,   which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative

banks/credit societies of Burdwan district is not under the purview of banking services, as provided by these banks and societies.

3(ii). Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies of Burdwan district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 874.267, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Burdwan district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Burdwan district is not under the purview of banking services provided by these banks/societies   against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -383.523, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit societies of Burdwan district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii).   Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Co-operative Societies in Burdwan district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 891.459, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of Burdwan district is not under the purview of banking services in terms of providing loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

Bankura District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Bankura district is not under the purview of banking services provided by urban   co-operative banks and urban co-operative credit societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total deposit accounts   holding to adult population.

Here, it is observed that the value of Z is -57.67, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of Bankura district is not under the

purview of banking services, provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Bankura district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -338.06,   which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of Bankura district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Bankura district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -123.94, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore; there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of Bankura district is not under the

purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in Bankura district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with   MCBs/MCCs   to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -342.97, which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of Bankura district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Bankura district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -76.14,   which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative

banks/credit societies of Bankura district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii). Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies of Bankura district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 349.31, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of Bankura district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in Bankura district is not under the purview of banking services provided by these banks/societies against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -265.71, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit

societies of Bankura district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii).   Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in Bankura district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 353.67, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of Bankura district is not under the purview of banking services in terms of sanctioning loans and advances as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

East Midnapur District

1(i).Number of deposit accounts of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in East Midnapur   district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of deposits accounts against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of deposits

accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total deposit accounts holding to adult population.

It is observed that the value of Z is -2419.04, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore,there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies of East Midnapur district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

1(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in East Midnapur district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of any type of deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of deposit accounts.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is observed that the value of Z is -994.14,   which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of women of East Midnapur district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

2(i). Number of demand deposit accounts (savings and current accounts) of Urban Co-operative Banks/ Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in East Midnapur district is not under the purview of banking services provided by urban co-operative banks and urban co-operative credit societies in terms of maintenance of demand deposit accounts against the alternative hypothesis

that majority of adult population is under the purview of banking services in terms of holding of demand deposit accounts. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is found that the value of Z is -2508.49, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that in terms of holding of demand deposit accounts majority of adult population of the area under the operation of urban co-operative banks/credit societies of East Midnapur district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

2(ii). Number of deposit accounts of Mahila Co-operative Banks/Mahila Credit Societies per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Credit Societies in East Midnapur district is not under the purview of banking services provided by the Mahila Co-operative Banks/ Credit Societies in terms of maintenance of demand deposit accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of deposits accounts holding. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of demand deposit accounts with MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Now, it is observed that the value of Z is -1003.12, which is less than $Z_{0.5,}$ i.e.1.645 and $Z_{0.01,}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of demand deposit account majority of women of East Midnapur district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.
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3(i). Number of members of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in East Midnapur district is not under the purview of banking services provided by these banks/societies in terms of holding membership against the alternative hypothesis that majority of adult population is under the purview of banking services in terms of maintenance membership. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -2552.61, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.   Therefore, there is no reason to reject the null hypothesis. Hence, as far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks/credit societies of East Midnapur district is not under the purview of banking services, as provided by urban co-operative banks and urban co-operative credit societies.

3(ii).   Number of members of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies of East Midnapur district is not under the purview of banking services provided by these banks/societies in terms of maintenance of membership accounts against the alternative hypothesis that majority of female is under the purview of banking services in terms of holding of membership accounts.   Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of members of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

It is found that the value of Z is - 1007.71, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that in terms of holding of membership account majority of women of East Midnapur district is not under the purview of banking services, as provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

4(i). Number of borrowers of Urban Co-operative Banks/Credit Societies per 100 adult population:

We are to test null hypothesis that majority of adult population of the area under the operation of urban co-operative banks/credit societies in East Midnapur district is not under the purview of banking services provided by these banks/societies   against the alternative

hypothesis that majority of adult population is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of UCBs/CCSs to adult population of the area under operation of UCBs/CCSs).

It is observed that the value of Z is -2576.18, which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, there is no reason to reject the null hypothesis. Hence, we conclude that majority of adult population of the area under the operation of urban co-operative banks/credit societies of East Midnapur district is not under the purview of banking services of these banks/societies in terms of providing loans and advances.

4(ii). Number of borrowers of Mahila Co-operative Banks/Mahila Credit Societies (MCBs/MCCs) per 100 adult female:

We are to test null hypothesis that majority of women of the area under the operation of Mahila Co-operative Banks/Mahila Credit Societies in East Midnapur district is not under the purview of banking services provided by these category of banks/societies against the alternative hypothesis that majority of female is under the purview of banking services in terms of providing loans and advances. Therefore, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; (where P = Proportion of total number of borrowers of MCBs/MCCs to adult women of the area under operation of MCBs/MCCs).

Here it is found that the value of Z is - 1013.49 , which is less than $Z_{0.5}$ i.e.1.645 and $Z_{0.01}$ i.e.2.33.Therefore, null hypothesis has been rejected. Hence, we come to the conclusion that majority of women of East Midnapur district is not under the purview of banking services in terms of providing loans and advances provided by Mahila Co-operative Banks and /Mahila Co-operative Credit Societies.

SECTION II

Analysis on the basis of Primary Data and Field Survey

In this section, the primary data have been collected from field survey and personal interview of respondents (members) of the selected UCBs/UCCSs. For selection of sample beneficiaries at first one UCBs/UCCSs are chosen from each of the district Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata, Nadia, Burdwan, Bankura and East Midnapur. The criteraia used for selection of UCBs/UCCSs are: (i) Number of members,(ii)Number of Demand Deposit Accounts,(iii) Number of borrowers,(iv) Deposit mobilization,(v) Volume of loans and advances during the period from 2006-07 to 2010-11. Thereafter, 100 members/ Accounts holders have been selected at random from those selected UCBs/UCCSs of the concerned districts. Thus the total sample beneficiaries become 900. Different variables like earnings, incomes, expenditure, savings, credit/borrowings, education, etc have been used for the purpose of study. Two-way tables have been constituted for all the variables considered under the study to present a comparative analysis relating to role of urban co-operative banks/ urban co-operative credit societies in the area of financial inclusion in West Bengal. The members of the urban co-operative banks or urban co-operative credit societies which have been taken into consideration from each of the districts are:

District	Name of UCBs/UCCSs
Howrah	The Banksara Co-operative Credit Society Ltd
Hooghly	The Serampore Co-operative Credit Society Ltd
North 24 Parganas	The Titagarh Co-operative Credit Society Ltd
South 24 Parganas	The Basanti Mahila Co-operative Credit Society
Kolkata	The Shibparbati Co-operative Credit Society
Nadia	The Krishnanagar City Co-operative Bank Ltd
Burdwan	Kalna Mahila Co-op Cr Society
Bankura	The Bankura Town Co-operative Bank Ltd
East Midnapur	Contai Co-operative Credit Society

Table 6.55
Findings of the study of social parameters based on field survey from the members of The Banksara Co-operative Credit Society Ltd (Howrah District)

Social Parameter	OV	TV$_{0.5}$	DF	H$_0$	H$_1$
Age of the member & maintenance of Bank A/C	19.72	7.815	3	Rejected	Accepted
Social activities & maintenance of Bank A/C	13.703	7.815	3	Rejected	Accepted
Educational attainment & maintenance of Bank A/C	11.98	7.815	3	Rejected	Accepted
Income level& maintenance of Bank A/C	15.275	7.815	3	Rejected	Accepted
Sex status & maintenance of Bank A/C	5.65	3.841	1	Rejected	Accepted
Distance & maintenance of Bank A/C	11.166	3.841	1	Rejected	Accepted
Age of members& loan habit	7.925	7.815	3	Rejected	Accepted
Social activities & loan habit	0.64	7.815	3	Accepted	Rejected
Income level & loan habit	0.701	7.815	3	Accepted	Rejected
Sex status & loan habit	4.483	3.841	1	Rejected	Accepted

Table 6.56
Degree of Financial Inclusion in terms of Savings Habit : Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	10	16	26
30-45	42	11	53
45-60	7	5	12
60 & Above	9	0	9
Total	68	32	100

It is clearly evident from table that out of 100 sample members 68 have savings/current account in the society and remaining 32 have no account. Out of 26 members (in the age group 18-30 years) 10 members have SB/CC A/C and 16 have no account. 53 members are between age group 30-45 years, of which 42 members have been holding bank account and 11 have no account with the society. On the other hand, 7 respondents in the age group 45-60 years have SB account,(out of 12 members in the same group).Furthermore, all the 9 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.57
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Agriculture	6	3	9
Business	36	15	51
Serviceman/ Pensioner	20	2	22
Others	6	12	18
Total	68	32	100

Table 6.57 depicts that only 9 respondents are engaged in agriculture(out of which 6 have SB A/C and 3 have no bank account), where as 51 are in the profession of business. Out of these members having profession business, 15 have no account and 36 have maintained savings account. On the other hand, 22 members are doing employment (i.e. serviceman and pensioner), of which 20 respondents have savings account and balance 2 have no account. Furthermore, 18 members have no profession at all (e.g. house wife), out of which 12 have no access to the society in terms of holding of SB/CC account and 6 members have the savings account.

Out of 100 sample members 9 are illiterate (of which 2 have savings account and 7 have no account) and 53% respondent have primary level education of which 18 have no SB account and 35 have SB account. On the other hand, 26 respondents had education up to H.S. level and 12 have completed UG level.21 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S. level and 5 have no SB account. Furthermore, out of 12 graduate 10 have SB account and remaining 2 have no SB account.

Table 6.58
Degree of Financial Inclusion in terms of Savings Habit : Educational background
of the members and maintenance of Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	2	7	9
Primary	35	18	53
Higher Secondary	21	5	26
Graduate & Above	10	2	12
Total	68	32	100

It is found that 66 sample members possess a monthly income up to Rs.5000, of which 53 have SB account and 13 have no account and 17% respondents have income between Rs.5000-10000 per month. Out of this category of members 10 have no SB account and 7 have SB account.11% members earns monthly income between Rs.10000-20000 p.m., of which 4 respondents have access to the society in the forms of holding of SB account and 7 have no SB account. Furthermore, out of 6 respondents possessing monthly income of Rs.20000 and above, 2 have no SB account and remaining 4 have SB account.

Table 6.59

Degree of Financial Inclusion in terms of Savings Habit: Income level of
the members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	53	13	66
Rs. 5000-10000 p.m.	7	10	17
Rs. 10000-20000 p.m.	4	7	11
Rs. 20000 & Above	4	2	6
Total	68	32	100

In our sample, 73 respondents belong to male members, followed by 27 of women. 68 sample members have SB account, of which 52 members are male and 16 are women. On the other hand, 32 respondents have no account, out of which 21 belong to male and remaining 11 members are women.

Table 6.60
Degree of Financial Inclusion in terms of Savings Habit : Sex status of the
members and maintenance of Bank Account

Sex Status	Bank A/C	No A/C in the Society	Total
Male	52	21	73
Female	16	11	27
Total	68	32	100

Table 6.61
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house
of the members and holding of Bank Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD A/C in Bank	No A/C	Total
Up to 1 km.	51	17	68
1 km & above	13	19	32
Total	64	36	100

The above table depicts that out of 100 sample members, 64 have SB/CC account with other banks. Now, out of these 64 members, 51 respondent's residence are within 1 km distance from the nearest bank and balance 13 member's house are located beyond 1km distance from the nearest bank. It is also found that 36 respondents have no bank account, of which 17 member's

residence are within 1 km distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 19.

Table 6.62
Degree of Financial Inclusion in terms of Loan Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	16	10	26
30-45	28	25	53
45-60	8	4	12
60 & above	1	8	9
Total	53	47	100

It is clearly exhibited from table that out of 100 respondents 53% have taken loan from the society and remaining 47% have no access to the society in terms of loan taking habit. Out of 26 respondents (in the age group 18-30 years) 16 members have Loan A/C and 10 have not taken loan. It is also apparent that 53 members are between age group 30-45 years, of which 28 members have availed loan and 25 have no Loan account. On the other hand, 12 and 9 respondents are in the age group of 45-60 years and 60 years and above. Out of these two age groups only 8 and 1 members have obtained loans from the society respectively.

Table 6.63
Degree of Financial Inclusion in terms of Loan Habit: Profession of the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Agriculture	5	4	9
Business	28	23	51
Serviceman/ Pensioner	10	12	22
Others	10	8	18
Total	53	47	100

This table depicts that 9 respondents are engaged in agriculture, of which 5 members have Loan A/C and 4 have not taken loan, where as 51 are in the profession of business. Out of these members having profession business, 23 have no loan account and 28 have maintained loans

account. On the other hand, 22 members are doing employment (i.e. serviceman and pensioner), of which 10 respondents have availed loans from the society and balance 12 have no loan account. Furthermore, 18 members have no profession (e.g. house wife, student, etc), of which 8 have no access to the society in the forms of availing of loans from the society and 10 members have taken loan.

Table 6.64
Degree of Financial Inclusion in terms of Loan Habit : Income level
of the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	35	31	66
Rs. 5000-10000 p.m.	8	9	17
Rs. 10000-20000 p.m.	6	5	11
Rs. 20000 & Above	4	2	6
Total	53	47	100

The above table exhibits that out of 100 sample members, 66 possess monthly income up to Rs.5000, of which 35 members have loan account and remaining 31 have no loan account. It is also found that 17% respondents have income between Rs.5000-10000 p.m .Out of this category of members 9 have not taken loan from the society   and 8 have taken loan.11% members possess monthly income between Rs.10000-20000, of which 6 respondents have access to the society in the forms of holding of loan account and 5 have no loan account. Furthermore, out of 6 respondents possessing monthly income in the range of Rs.20000 and above, only 4   have taken loans.

Table 6.65
Degree of Financial Inclusion in terms of Loan Habit: Sex status of the
members and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	34	39	73
Female	19	8	27
Total	53	47	100

This table indicates that out of 100 respondents 73% belongs to male and balance 27% are women. Now, out of male members 34 members have maintained loan account with the society and 39 have not taken loan. On the other hand, out of 27 women respondents 19 members have taken loan and 8 have no connection with the society in the way of loan taking from the society.

Hypothesis of the study:

Keeping the objectives of the study in mind, the following hypothesis were constructed and tested for the analysis of the study:

Proposition I: There is no significant relation between age of the members of the society/UCBs and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent.

Alternative Hypothesis (H_1): Age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent.

Proposition II: There is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent.

Alternative Hypothesis (H_1): Profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent.

Proposition III: There is no significant relation between education of the members of the society/UCBs and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent.

Alternative Hypothesis (H_1): Educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent.

Proposition IV: There is no significant relation between income level of the members of the society/UCBs and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent.

Alternative Hypothesis (H_1): Income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent.

Proposition V: There is no significant relation between sexual status of the members of the society/UCBs and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent.

Alternative Hypothesis (H_1): Sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent.

Proposition VI: There is no significant relation between distance of the nearest bank from house of the members and maintenance of savings account in the bank.

Null Hypothesis (H_0): Distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent.

Alternative Hypothesis (H_1): Distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent.

Proposition VII: There is no significant relation between age of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent.

Alternative Hypothesis (H_1): Age of the members and access to bank services in terms of availing loans from the society/UCBs is dependent.

Proposition VIII: There is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent.

Alternative Hypothesis (H_1): Profession of the members and access to bank services in terms of availing loans from the society/UCBs is dependent.

Proposition IX: There is no significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent.

Alternative Hypothesis (H_1): Income level of the members and access to bank services in terms of availing loans from the society/UCBs is dependent.

Proposition X: There is no significant relation between sexual status of the members of the society/UCBs and access to bank services in terms of availing of loan from the society/UCBs as FIP parameters of the concerned society/UCBs.

Null Hypothesis (H_0): Sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent.

Alternative Hypothesis (H_1): Sexual status of the members and access to bank services in terms of availing loans from the society/UCBs is dependent.

Statistical Analysis

The Chi-square test (χ^2) has been applied here for adjudging whether two attributes (e.g. age of the members and their banking habit in terms of maintain demand deposits account, income of the members and availing of loan from the society, etc.) are related or independent. The Chi-square test (χ^2) statistic is used to test the null hypothesis (H_0) with appropriate degrees of freedom.

Proposition I: From Table 6.56, proposition I is analysed and it is observed that the calculated value of χ^2 is 19.72, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. Therefore it can be concluded that there has been a significant relation between age of the members and maintenance of savings/current account in the society.

Proposition II: From table 6.57 it is concluded that proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is

dependent) is accepted at 5% level of significance. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 is 11.98, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0(educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: From table 6.59 it is concluded that proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that there has been significant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition V: By analysing the proposition V, it is found that the calculated value of χ^2 comes to 5.65, while the tabulated value of χ^2 is 3.841 at 5 per cent level of significance with 1 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, H_0 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. Hence, it is concluded that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition VI: One thing that is clearly followed from table 6.61 that the calculated value of χ^2 is 11.166, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is more than the tabulated value,H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is rejected and H_1 (distance of the nearest bank from house of the members and maintenance of

savings account in the bank is dependent) is accepted. Now, what is important to say in this perspective is that distance of the house has played a great role for accessing the banking facility in terms of maintenance of savings/current account in the society.

Proposition VII: From table 6.62 it is exhibited that proposition VII is analysed and it is observed that the calculated value of χ^2 is 7.925, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected and H_1 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is accepted. It implies that there has been a significant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 0.64, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, H_0 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. Hence, it is concluded that there is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 0.701, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. It implies that there is no significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Proposition X: From table 6.64 it is concluded that proposition X is analysed and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected and H_1 (Sexual status of the members and access to

bank services in terms of availing of loans from the society/UCBs is dependent) is accepted at 5 per cent level of significance. Hence, it is clear from this analysis that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of availing of loans from the society.

Table 6.66
Findings of the study of social parameters based on field survey from the members of The Serampore Co-operative Credit Society Ltd (Hooghly District)

Social Parameter	OV	TV$_{0.5}$	DF	H$_0$	H$_1$
Age of the member & maintenance of SB/CC/TD A/C	11.414	7.815	3	Rejected	Accepted
Profession & maintenance of SB /CC/TD A/C	2.401	7.815	3	Accepted	Rejected
Educational attainment & holding of SB/CC/TD A/C	9.8643	7.815	3	Rejected	Accepted
Income level& maintenance of SB/CC/TD A/C	2.6	7.815	3	Accepted	Rejected
Sex status & maintenance of SB/CC/TD A/C	10.424	3.841	1	Rejected	Accepted
Distance & maintenance of SB/CC/TD A/C	8.56	3.841	1	Rejected	Accepted
Age of members& loan habit	17.394	7.815	3	Rejected	Accepted
Profession & loan habit	2.124	7.815	3	Accepted	Rejected
Income level & loan habit	12.21	7.815	3	Rejected	Accepted
Sex status & loan habit	0.218	3.841	1	Accepted	Rejected

Table 6.67
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	18	8	26
30-45	18	17	35
45-60	21	6	27
60 & Above	12	0	12
Total	69	31	100

It is clearly evident from table that out of 100 sample members 69 have savings/current account in the society and remaining 31 have no account. Out of 26 members (in the age group 18-30 years) 18 members have SB/CC A/C and 8 have no account. 35 members are between age group 30-45 years, of which 18 members have been holding bank account and 17 have no account with the society. On the other hand, 21 respondents in the age group 45-60 years have SB

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account,(out of 27 members in the same group).Furthermore, all the 12 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.68 depicts that only 6 respondents are engaged in agriculture (out of which 5 have SB A/C), where as 29 are in the profession of business. Out of these members having profession business, 12 have no account and 17 have maintained savings account. On the other hand, 57 members are doing employment (i.e. serviceman and pensioner), of which 41 respondents have savings account and 16 have no account. Furthermore, 8 members have no profession at all, of which 6 members have the savings account.

Table 6.68
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Agriculture	5	1	6
Business	17	12	29
Serviceman/ Pensioner	41	16	57
Others	6	2	8
Total	69	31	100

Out of 100 sample members 14 are illiterate (of which 50% members have savings account) and 13% respondent have primary level education of which 9 members have SB account. Again, 52 respondents have education up to H.S. level and 21 have completed UG level. 33 members have

Table 6.69
Degree of Financial Inclusion in terms of Savings Habit : Educational background of the members and maintenance of Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	7	7	14
Primary	9	4	13
Higher Secondary	33	19	52
Graduate & Above	20	1	21
Total	69	31	100

access to the society in the forms of holding of SB account with educational attainment of H.S.level and 19 have no SB account. Furthermore, out of 21 graduate 20 have SB account.

Table 6.70
Degree of Financial Inclusion in terms of Savings Habit: Income level of
the members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	29	18	47
Rs. 5000-10000 p.m.	31	11	42
Rs. 10000-20000 p.m.	6	1	7
Rs. 20000 & Above	3	1	4
Total	69	31	100

It is found that 47 sample members possess a monthly income up to Rs.5000, of which 29 have SB account and 18 have no account and 42% respondents have income between Rs.5000-10000 per month .Out of this category of members 11 have no SB account and 31 have SB account. Only 7% members earn monthly income between Rs.10000-20000, of which 6 respondents have access to the society in the forms of holding of SB account. Furthermore, out of 4 respondents possessing monthly income of Rs.20000 and above only 1 have no SB account.

Table 6.71
Degree of Financial Inclusion in terms of Savings Habit : Sex status of the
members and maintenance of Bank Account

Sex Status	Bank A/C	No A/C in the Society	Total
Male	57	16	73
Female	12	15	27
Total	69	31	100

In our sample, 73 respondents belong to male members, followed by 27 of women. 69 sample members have SB account, of which 57 members are male and 12 are women. On the other hand, 31 respondents have no account, out of which 16 belong to male and remaining 15 members are women.

Table 6.72
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house
of the members and holding of Bank Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD A/C in Bank	No A/C	Total
Up to 1 km.	45	22	67
1 km & above	12	21	33
Total	57	43	100

The above table depicts that out of 100 sample members, 57 have SB/CC account with other banks, of which 45 respondent's residence are within 1 k.m distance from the nearest bank and remaining member's house are located beyond 1km distance from the nearest bank. It is also found that 43 respondents have no bank account, of which 22 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 21.

Table 6.73
Degree of Financial Inclusion in terms of Loan Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	8	18	26
30-45	17	18	35
45-60	21	6	27
60 & above	2	10	12
Total	48	52	100

It is clearly exhibited from table that out of 100 respondents 48% have taken loan from the society and remaining 52% have no access to the society in terms of loan taking habit. Out of 26 respondents (in the age group 18-30 years) 8 members have Loan A/C and 18 have not taken loan. It is also apparent that 35 members are between age group 30-45 years, of which 17 members have availed loan and 18 have no Loan account. On the other hand, 27 and 12 respondents are in the age group of 45-60 years and 60 years and above respectively. Out of these two age groups 21 and 2 members have obtained loans from the society respectively.

Table 6.74
Degree of Financial Inclusion in terms of Loan Habit: Profession of
the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Agriculture	3	3	6
Business	17	12	29
Serviceman/ Pensioner	24	33	57
Others	4	4	8
Total	48	52	100

This table depicts that out of 100 respondents, 6 are engaged in agriculture, of which 50% members have Loan A/C. 29 members are in the profession of business, of which 12 have no loan account and 17 have maintained loans account. On the other hand, 57 members are serviceman and pensioner; of which 24 respondents have availed loans from the society and remaining 33 have no loan account. Furthermore, out of 8 other members 50 per cent have no access to the society in terms of loan taking habit.

Table 6.75
Degree of Financial Inclusion in terms of Loan Habit : Income level of the
members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	14	33	47
Rs. 5000-10000 p.m.	26	16	42
Rs. 10000-20000 p.m.	5	2	7
Rs. 20000 & Above	3	1	4
Total	48	52	100

Table 6.75 exhibits that out of 100 sample members, 47 possess monthly income up to Rs.5000, of which only 14 members have loan account and remaining 33 have no loan account. It is also found that 42% respondents have income between Rs.5000-10000 pm .Out of this category of members 16 have not taken loan from the society. Only 7% members possess

monthly income between Rs.10000-20000, of which 5 respondents have access to the society in the forms of holding of loan account. Furthermore, out of 4 respondents possessing monthly income in the range of Rs.20000 and above only 3 have taken loans.

Table 6.76
Degree of Financial Inclusion in terms of Loan Habit: sex status of the members and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	34	39	73
Female	14	13	27
Total	48	52	100

This table indicates that out of 100 respondents 73% belongs to male and balance 27% are women. Now, out of male members 34 members have maintained loan account with the society and 39 have not taken loan. On the other hand, 14 women have taken loan and 13 have no connection with the society in the way of loan taking from the society.

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether two variables (e.g. age and holding of bank account, income and availing of loans from the society, etc) have any relationship among them. The Chi-square test (χ^2) statistic is used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I:From table 6.67 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 11.414, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value,H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. It implies that there has been a significant relation between age of the members and maintenance of savings/current account in the society.

Proposition II: From table 6.68 it is concluded that proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected at 5 per cent level of significance. It implies that the profession has a no role in relation to holding of savings/current account in the society.

Proposition III: It is observed that the calculated value of χ^2 is 9.864, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: From table 6.70 it is concluded that proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected at 5 percent level of significance. It implies that relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is insignificant.

Proposition V: By analysing the proposition V, it is found that the calculated value of χ^2 comes to 10.424, while the tabulated value of χ^2 is 3.841 at 5 per cent level of significance with 1 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, H_0 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. Hence, it is concluded that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition VI: It is found that calculated value of χ^2 is 8.56, whereas the tabulated value of χ^2 is 3.841 at 5 per cent level of significance with 1 degree of freedom. As the calculated value of χ^2 is more than the tabulated value, H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is rejected and H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is accepted. Now, what is important to say in this perspective is that distance of the house has played a great role for accessing the banking facility in terms of maintenance of savings/current account in the society.

Proposition VII: From the view point of Proposition VII, it is seen that the calculated value of χ^2 is 17.394, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected and H_1 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is accepted. It implies that there has been a significant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 2.124, while the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, H_0 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. Hence, it is concluded that there is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 12.21, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected and H_1 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is accepted. It implies that there exist significant relation between

income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Proposition X: Here, proposition X is analysed (Table 6.76) and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (Sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected at 5 per cent level of significance. So, here it implies that the sexual status of the members has no role on willingness to enter in the banking fold in terms of availing of loans from the society.

Table 6.77
Findings of the study of social parameters based on field survey from the members of The Titagarh Co-operative Credit Society Ltd (North 24 Parganas District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of SB/CC/TD A/C	2.303	7.815	3	Accepted	Rejected
Profession & maintenance of SB /CC/TD A/C	8.346	5.991	2	Rejected	Accepted
Educational attainment & maintenance of Bank A/C	1.631	7.815	3	Accepted	Rejected
Income level& maintenance of SB/CC/TD A/C	21.859	7.815	3	Rejected	Accepted
Sex status & maintenance of SB/CC/TD A/C	0.263	3.841	1	Accepted	Rejected
Distance & maintenance of Bank A/C	24.50	3.841	1	Rejected	Accepted
Age of members& loan habit	0.566	7.815	3	Accepted	Rejected
Profession & loan habit	2.11	5.991	2	Accepted	Rejected
Income level & loan habit	14.49	7.815	3	Rejected	Accepted
Sex status & loan habit	0.55	3.841	1	Accepted	Rejected

Table 6.78
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	6	3	9
30-45	22	14	36
45-60	18	19	37
60 & Above	12	6	18
Total	58	42	100

It is clearly evident from table 6.78 that out of 100 sample members 58 have savings/current account in the society and remaining 42 have no account. Out of 9 members (in the age group 18-30 years) 6 members have SB/CC account. 36 members are between age group 30-45 years, of which 22 members have been holding bank account and 14 have no account with the society. On the other hand, 18 respondents in the age group 45-60 years have SB account,(out of 37 members in the same group).Furthermore, 12 respondents out of 18 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.79
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Business	20	7	27
Serviceman/ Pensioner	32	22	54
Others	6	13	19
Total	58	42	100

It is found that 27 are in the profession of business. Out of these members 7 have no account and 20 have maintained savings account. On the other hand, 54 members are serviceman and pensioner, of which 32 respondents have savings account and balance 22 have no account. Out of other 19 members (house wife, student, etc), 6 have no access to the society in terms of holding of SB/CC account and 13 members have the savings account.

Table 6.80
Degree of Financial Inclusion in terms of Savings Habit: Educational Background of the members and maintenance of Bank Account

Primary	4	6	10
Higher Secondary	24	17	41
Graduate & Above	30	19	49
Total	58	42	100

Out of 100 sample members 10 respondent have primary level education of which 6 have no SB account and 4 have SB account. On the other hand, 41 respondents have education up to HS level and 49 have completed UG level. 24 respondents have access to the society in the forms of holding of SB account with educational attainment of HS level and 17 have no SB account. Furthermore, out of 49 graduate members 30 have SB account and remaining 19 have no SB account.

Table 6.81
Degree of Financial Inclusion in terms of Savings Habit: Income level of the
members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	11	21	32
Rs. 5000-10000 p.m.	37	11	48
Rs. 10000-20000 p.m.	5	10	15
Rs. 20000 & Above	5	0	5
Total	58	42	100

It is found that 32 sample members possess a monthly income up to Rs.5000, of which 11 have SB account and 21 have no account and 48% respondents have income between Rs.5000-10000 per month .Out of this category of members 11 have no SB account and 37 have SB account. Again, 15% members earn monthly income between Rs.10000-20000, of which 5 respondents have access to the society in the forms of holding of SB account. Furthermore, all the 5 respondents possessing monthly income of Rs.20000 and above have SB account.

Table 6.82
Degree of Financial Inclusion in terms of Savings Habit : Sex status of the
members and maintenance of Bank Account

Sex Status	SB/CC A/C	No A/C in the Society	Total
Male	49	37	86
Female	9	5	14
Total	58	42	100

In our sample, 86 respondents belong to male members, followed by 14 of women. 58 sample members have SB account, of which 49 members are male and 9 are women. On the other hand, 42 respondents have no account; out of which 37 belong to male and remaining 5 are women.

Table 6.83 depicts that out of 100 sample members, 81 have SB/CC account with other banks, of which 77 respondent's residence are within 1 k.m distance from the nearest bank and remaining 4 member's house are located beyond 1km distance from the nearest bank. It is also found that 19 respondents have no bank account, of which 10 member's residence are within 1 km distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 9.

Table 6.83

Degree of FI in terms of Savings Habit: Distance of the nearest bank from house of the members and holding of Bank Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD Account in Bank	No A/C	Total
Up to 1 km.	77	10	87
1 km & above	4	9	13
Total	81	19	100

Table 6.84

Degree of Financial Inclusion in terms of Loan Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	4	5	9
30-45	15	21	36
45-60	16	21	37
60 & above	6	12	18
Total	41	59	100

It is here found that out of 9 respondents in the age group 18-30 years, 4 have taken loan from the society and remaining 5 have no access to the society in terms of loan taking habit. Out of 36 respondents (in the age group 30-45 years) 15 members have Loan A/C and 21 have not taken loan. It is also apparent that 37 members are between age group 45-60 years, of which 16 members have availed loan and 21 have no Loan account. On the other hand, 18 respondents are in the age group of 60 years and above, of this only 6 have obtained loans from the society.

It is found that 27 respondents are engaged in business, of which 13 have no loan account and 14 have maintained loans account and 54 members are serviceman and pensioner, of which 21 respondents have availed loans from the society and 33 have no loan account. Furthermore, out of 19 other members, 13 have no access to the society in the respect of availing of loans from the society and 6 members have taken loan.

Table 6.85
Degree of Financial Inclusion in terms of Loan Habit: Profession of the members
and availing of loans

Profession	Loan Taken	Not Taken	Total
Business	14	13	27
Serviceman/ Pensioner	21	33	54
Others	6	13	19
Total	41	59	100

Table 6.86
Degree of Financial Inclusion in terms of Loan Habit : Income level of the
members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	7	25	32
Rs. 5000-10000 p.m.	29	19	48
Rs. 10000-20000 p.m.	4	11	15
Rs. 20000 & Above	1	4	5
Total	41	59	100

Table 6.86 exhibits that out of 100 sample members, 32 possess monthly income up to Rs.5000, of which 7 members have loan account and 25 have no loan account. It is also found that 48% respondents have income between Rs.5000-10000 p.m. Out of this category of members 29 have taken loan from the society.15% members possess monthly income between Rs.10000-20000, of which only 4 respondents have access to the society in the forms of holding of loan account. Again, out of 5 respondents possessing monthly income in the range of Rs.20000 and above only 1 have taken loans.

Table 6.87
Degree of Financial Inclusion in terms of Loan Habit: sex status of the members
and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	34	52	86
Female	7	7	14
Total	41	59	100

The above table indicates that out of 100 respondents 86% belongs to male and 14% are women. Now, out of male members 34 members have maintained loan account with the society and 52 have not taken loan. On the other hand, out of 14 women respondents 50% members have taken loan from the society.

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether the above variables have any relationship among them. The Chi-square test (χ^2) has been used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I: From table 6.77 it is found that proposition I is analysed and it is observed that the calculated value of χ^2 is 2.303, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value, H_1 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected.

Proposition II: Here proposition II is analysed and from table 6.77, H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 is 1.631, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value does not exceed the tabulated value, H_1 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected.

Proposition IV: From table 6.77 it is concluded that proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected at 5 % level of significance. It implies that the relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is significant.

Proposition V: By analysing the proposition V, it is found that the calculated value of χ^2 comes to 0.263, while the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is less than the tabulated value, H1 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected.

Proposition VI: It is clearly followed from table 6.77 is that the calculated value of χ^2 is 24.50, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is more than the tabulated value, H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is rejected and H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is accepted. Now, what is important to say in this perspective is that distance of the house has played a great role for accessing the banking facility in terms of maintenance of savings/current account in the society.

Proposition VII: It is observed that the calculated value of χ^2 is 0.566, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value, H_1 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. It implies that there has been insignificant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 2.11, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 2 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, H_1 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. Hence, it is concluded that there is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 14.49, whereas the tabulated value of χ^2 is 7.815 at 5 % level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. It implies that the relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs is significant.

Proposition X: From table 6.77 it is concluded that proposition X is analysed and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (Sexual status of the members and access to

bank services in terms of availing of loans from the society/UCBs is dependent) is rejected at 5% level of significance. Hence, it is clear from this analysis that the sexual status of the members has no impact on willingness to enter in the banking fold in terms of availing of loans from the society.

Table 6.88
Findings of the study of social parameters based on field survey from the members of The Basanti Mahila Co-operative Credit Society Ltd (South 24 Parganas District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of SB/CC/TD A/C	5.195	7.815	3	Accepted	Rejected
profession & maintenance of SB /CC/TD A/C	22.265	7.815	3	Rejected	Accepted
Educational attainment & maintenance of SB/CC/TD A/C	17.793	7.815	3	Rejected	Accepted
Income level& maintenance of SB/CC/TD A/C	0.741	3.841	1	Accepted	Rejected
Sex status & maintenance of SB/CC/TD A/C	Nil			Nil	Nil
Distance & maintenance of Bank A/C	0.792	3.841	1	Accepted	Rejected
Age of members& loan habit	1.352	7.815	3	Accepted	Rejected
Profession & loan habit	15.432	7.815	3	Rejected	Accepted
Income level & loan habit	1.46	3.841	1	Accepted	Rejected
Sex status & loan habit	Nil			Nil	Nil

Note: Sex status here not relevant, because all members are women.

Table 6.89
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Savings Bank Account

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	31	9	40
30-45	20	13	33
45-60	14	7	21
60 & Above	6	0	6
Total	71	29	100

It is evident that out of 100 sample members 71 have savings/current account in the society and remaining 29 have no account. Out of 40 members (in the age group 18-30 years) 31 members have SB/CC A/C. 33 members are between age group 30-45 years, of which 20 members are holding bank account and 13 have no account with the society. On the other hand, 14 respondents in the age group 45-60 years have SB account,(out of 21 members in the same

group).Furthermore, all the 6 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.90
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Agriculture	5	14	19
Business	29	4	33
Serviceman/ Pensioner	10	3	13
Others	27	8	35
Total	71	29	100

This table depicts that only 19 respondents are engaged in agriculture (out of which 5 have SB A/C and 14 have no bank account), where as 33 are in the profession of business, of which 4 members have no account and 29 have maintained savings account. On the other hand, 13 members are serviceman and pensioner), of which 10 respondents have savings account. Furthermore, 35 members have no profession at all (i.e. other category), out of which 8 members have no access to the society in terms of holding of SB/CC account and 27 members have the savings account.

Table 6.91
Degree of Financial Inclusion in terms of Savings Habit : Educational background of the members and holding of Bank Account

Educational Background	Maintenance of SB/CC/TD A/C	No A/C	Total
Illiterate	3	5	8
Primary	24	19	43
Higher Secondary	40	5	45
Graduate & Above	4	0	4
Total	71	29	100

Out of 100 sample members 8 are illiterate (of which 3 have savings account and 5 have no account) and 43% respondent have primary level education of which 19 have no SB account and 24 have SB account. On the other hand, 45 respondents have education up to H.S. level and

4 have completed UG level. 40 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level. Furthermore, all 4 graduates have savings account.

Table 6.92
Degree of Financial Inclusion in terms of Savings Habit: Income level of the members and maintenance of Bank Account

Income Level	Maintenance of SB/CC/TD A/C	No A/C	Total
Up to Rs. 5000 p.m.	65	28	93
Rs. 5000-10000 p.m.	6	1	7
Total	71	29	100

It is found that 93 sample members possess a monthly income up to Rs.5000, of which 65 have SB account and 28 have no account and 7% respondents have income between Rs.5000-10000 per month .Out of this category of members 6 have savings account. Here, it is pertinent that none of the sample members earn more than Rs 10000 per month.

Table 6.93
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house of the members and holding of SB/CC /TD Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD A/C in Bank	No A/C	Total
Up to 1 km.	22	43	65
1 km & above	15	20	35
Total	37	63	100

The above table depicts that out of 100 sample members, 37 have SB/CC account with other banks. Now, out of 37 members having bank account,22 member's residence are within 1 k.m distance from the nearest bank and balance 15 member's house are located beyond 1km distance from the nearest bank. It is also found that 63 respondents have no bank account, of which 43 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 20.

It is observed from table 6.94 that out of 100 respondents 64% have taken loan from the society and remaining 36% have no access to the society in terms of loan taking habit. Out of 40 respondents (in the age group 18-30 years) 23 members have Loan A/C and 17 have not taken loan. It is also apparent that 33 members are between age group 30-45 years, of which 22

Table 6.94
Degree of Financial Inclusion in terms of Loan Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	23	17	40
30-45	22	11	33
45-60	15	6	21
60 & above	4	2	6
Total	64	36	100

members have availed loan. On the other hand, 21 and 6 respondents are in the age group of 45-60 years and 60 years and above respectively. Out of these two age groups 15 and 4 members have taken loan from the society respectively.

Table 6.95
Degree of Financial Inclusion in terms of Loan Habit: Profession of the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Agriculture	5	14	19
Business	24	9	33
Serviceman/ Pensioner	8	5	13
Others	27	8	35
Total	64	36	100

This table depicts that out of 100,19 respondents are engaged in agriculture, of which 5 members have Loan A/C and 14 have not taken loan, where as 33 are in the profession of business. Out of these members having profession business, 9 have no loan account and 24 have maintained loans account. On the other hand, 13 members are doing employment (i.e. serviceman and pensioner), of which 8 respondents have availed loans from the society. Furthermore, 35 members have no profession (e.g. house wife, student, etc), of which 8 have no

access to the society in the forms of availing of loans from the society and 27 members have taken loan.

Table 6.96
Degree of Financial Inclusion in terms of Loan Habit
Income level of the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	61	32	93
Rs. 5000-10000 p.m.	3	4	7
Total	64	36	100

Table 6.96 shows that out of 100 sample members, 93 possess monthly income up to Rs.5000, of which 61 members have loan account and remaining 32 have no loan account. It is also found that 7% respondents have income between   Rs.5000-10000 p.m .Out of this category of members 3 have taken loan from the society. It is also seen here that none of the respondents earn exceeding Rs 10000 per month.

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether the above variables (e.g. age and holding of bank account, income and availing of loans from the society, etc) have any relationship among them. The Chi-square test (χ^2) statistic has been used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I: From table 6.88 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 5.195, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value,H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted. It implies that relation between age of the members and maintenance of savings/current account in the society is insignificant.

Proposition II: By analysing proposition II, here H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 is 17.793, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3

degree of freedom. As the calculated value is more than the tabulated value, H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: Here, proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted at 5% level of significance. It implies that there has been insignificant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs.

Proposition VI: Here Table 6.88 shows that the calculated value of χ^2 is 0.792, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is less than the tabulated value, H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is rejected.

Proposition VII: Here it is seen that the calculated value of χ^2 is 1.352, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value, H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. It implies that age of the members have insignificant impact on access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VII, it is found that the calculated value of χ^2 comes to 15.432, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value of χ^2 is more than the tabulated value, H_0(profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. Hence, it is concluded that there has been significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 1.46, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value is less than the tabulated value, H_0 (income level of the members and access to bank services in

terms of availing of loans from the society/UCBs is independent) is accepted. It implies that there is no significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Table 6.97
Findings of the study of social parameters based on field survey from the members of The Shibparbati Co-operative Credit Society Ltd (Kolkata District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of Bank A/C	4.818	7.815	3	Accepted	Rejected
Profession & maintenance of Bank A/C	4.864	5.991	2	Accepted	Rejected
Educational attainment & maintenance of Bank A/C	19.779	7.815	3	Rejected	Accepted
Income level& maintenance of Bank A/C	18.89	7.815	3	Rejected	Accepted
Sex status & maintenance of Bank A/C	7.095	3.841	1	Rejected	Accepted
Distance & maintenance of Bank A/C	10.45	3.841	1	Rejected	Accepted
Age of members& loan habit	3.741	7.815	3	Accepted	Rejected
Profession & loan habit	4.23	5.991	2	Accepted	Rejected
Income level & loan habit	4.144	3.841	1	Rejected	accepted
Sex status & loan habit	0.007	3.841	1	Accepted	Rejected

Table 6.98
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	9	4	13
30-45	28	16	44
45-60	20	18	38
60 & Above	5	0	5
Total	62	38	100

It is here seen that out of 100 sample members 62 have savings/current account in the society and remaining 38 have no account. Out of 13 members (in the age group 18-30 years) 9 members have savings/current account. 44 members are between age group 30-45 years, of which 28 members are holding bank account and 16 have no account with the society. On the other hand, 20 respondents in the age group 45-60 years, have SB account,(out of 38 members in the same group).Furthermore, all the 5 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.99
Degree of Financial Inclusion in terms of Savings Habit : Profession of the
members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Business	24	7	31
Serviceman/ Pensioner	16	11	27
Others	22	20	42
Total	62	38	100

Table 6.99 depicts that out of 100, 31 members are engaged in business, of which 24 have maintained savings account. On the other hand, 27 members here it is found that 31 sample members are engaged in business, of which 24 members have bank account. It is also evident that 27 members are serviceman and pensioner, out of which 16 respondents have savings account and remaining 11 have no account. Furthermore, 42 members have no profession at all (e.g. house wife), out of which 20 have no access to the society in terms of holding of SB/CC account and 22 members have the savings account.

Table 6.100
Degree of Financial Inclusion in terms of Savings Habit : Educational background
of the members and maintenance of Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	4	9	13
Primary	9	12	21
Higher Secondary	47	12	59
Graduate & Above	2	5	7
Total	62	38	100

Out of 100 sample members 13 are illiterate (of which 4 have savings account and 9 have no account) and 21 respondents have primary level education of which 9 have no SB account and 12 have SB account. On the other hand, 59 respondents have education up to H.S. level and 7 have completed UG level.47 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level and 12 have no SB account. Furthermore, out of 7 graduate only 2 have savings account.

It is found that 79 sample members possess a monthly income up to Rs.5000, of which 55 have SB account and 24 have no account and 21% respondents have income between

Rs.5000-10000 per month. Out of this category of members 14 have no SB account and 7 have SB account.

Table 6.101
Degree of Financial Inclusion in terms of Savings Habit: Income level of the members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	55	24	79
Rs. 5000-10000 p.m.	7	14	21
Total	62	38	100

Table 6.102
Degree of Financial Inclusion in terms of Savings Habit : Sex status of the members and maintenance of Bank Account

Sex Status	SB/CC/TD A/C	No A/C in the Society	Total
Male	51	22	73
Female	11	16	27
Total	62	38	100

In our sample, 73 respondents belong to male members, followed by 27 of women. 62 sample members have savings account, of which 51 members are male and 11 are women. On the other hand, 38 respondents have no account, out of which 22 belong to male and remaining 16 members are women.

Table 6.103 shows that out of 100 respondents, 65 have SB/CC account with other banks. Now, out of these 65 members having bank account, 49 respondent's residence are within 1 k.m distance from the nearest bank and 16 member's house are located beyond 1km distance from the nearest bank. It is also found that 35 respondents have no bank account, of which 15 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 20.

It is exhibited from table 6.104 that out of 100 respondents 34 have taken loan from the society and remaining 66 members have no access to the society in terms of loan taking habit. Out of 13 respondents (in the age group 18-30 years) 7 members have Loan A/C and 6 have not taken loan. It is also apparent that 44 members are between age group 30-45 years, of which only 12 members have availed loan and 32 have no Loan account. On the other hand, 38 and 5 respondents are in the age group of 45-60 years and 60 years and above respectively. Out

of these two age groups only 14 and 1 members have obtained loans from the society respectively.

Table 6.103
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house of
the members and holding of SB/CC Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD A/C in Bank	No A/C	Total
Up to 1 km.	49	15	64
1 km & above	16	20	36
Total	65	35	100

Table 6.104
Degree of Financial Inclusion in terms of Loan Habit: Age of
the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	7	6	13
30-45	12	32	44
45-60	14	24	38
60 & above	1	4	5
Total	34	66	100

Table 6.105
Degree of Financial Inclusion in terms of Loan Habit:
Profession of the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Business	15	16	31
Serviceman/ Pensioner	8	19	27
Others	11	31	42

It is found from table 6.105 that out of 100, 31 members are engaged in business, of which 15 have maintained loan account. On the other hand, 27 members are serviceman and pensioner, of which only 8 respondents have availed loans from the society. Furthermore, out of 42 other members 31 have no access to the society in the forms of availing of loans from the society and 11 members have taken loan.

Table 6.106 shows that out of 100 sample members, 69 possess monthly income up to Rs.5000, of which only 19 members have loan account and remaining 50 have no loan account.

It is also found that 31% respondents have income between Rs.5000-10000 p.m .Out of this category of members 15 have taken loan.

Table 6.106
Degree of Financial Inclusion in terms of Loan Habit : Income level of the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	19	50	69
Rs. 5000-10000 p.m.	15	16	31
Total	34	66	100

Table 6.107
Degree of Financial Inclusion in terms of Loan Habit: sex status of the members and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	25	48	73
Female	9	18	27
Total	34	66	100

Here table 6.107 indicates that out of 100 respondents 73% belongs to male and 27% are women. Now, out of male members 25 members have maintained loan account with the society and 48 have not taken loan. On the other hand, out of 27 women respondents only 9 members have taken loan from the society.

Statistical Analysis

Proposition I: From table 6.98 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 4.818, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value,H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted.

Proposition II: Here, proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected at 5% level of significance with 3 degree of freedom.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 is 19.779, which is more than the tabulated value of χ^2 (7.815) at 5% level of significance. So,H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: Here proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. It implies that there has been significant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition V: By analysing the propositionV, it is found that the calculated value of χ^2 comes to 7.095, while the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, H_0 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition VI: Table 6.98 shows that the calculated value of χ^2 is 10.45, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is not less than the tabulated value, H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is accepted. It implies that the distance of the house has played a great role for accessing the banking facility in terms of maintenance of savings/current account in the society.

Proposition VII: From table 6.98 it is exhibited that proposition VII is analysed and it is observed that the calculated value of χ^2 is 3.741, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom.So,H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. It implies that there has been an insignificant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 4.23, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. So, H_1 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected. Hence, it is concluded that there is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 (4.144), which is less than the tabulated value of χ^2(7.815) at 5% level of significance with 1 degree of freedom. So,H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. It implies that there is no significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Proposition X: From table 6.98 it is concluded that proposition X is analysed and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (Sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected at 5 per cent level of significance. Hence, it is clear from this analysis that the sexual status of the members has no impact on willingness to enter in the banking fold in terms of availing of loans from the society.

Table 6.108
Findings of the study of social parameters based on field survey from the members of The Krishnanagar City Co-operative Bank Ltd (Nadia District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of Bank A/C	16.194	7.815	3	Rejected	Accepted
Profession & maintenance of Bank A/C	9.16	7.815	3	Rejected	Accepted
Educational attainment & maintenance of Bank A/C	16.372	7.815	3	Rejected	Accepted
Income level& maintenance of Bank A/C	3.728	7.815	3	Accepted	Rejected
Sex status & maintenance of Bank A/C	7.502	3.841	1	Rejected	Accepted
Distance & maintenance of Bank A/C	32.27	3.841	1	Rejected	Accepted
Age of members& loan habit	1.198	7.815	3	Accepted	Rejected
Profession & loan habit	12.824	7.815	3	Accepted	Rejected
Income level & loan habit	25.39	7.815	3	Rejected	Accepted
Sex status & loan habit	3.279	3.841	1	Accepted	Rejected

Table 6.109
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of SB/CC/TD A/C	No A/C	Total
18-30	22	7	29
30-45	27	9	36
45-60	9	18	27
60 & Above	3	5	8
Total	61	39	100

It is clearly evident that out of 100 sample members 61 have savings/current account in the society and remaining 39 have no account. Out of 29 members (in the age group 18-30 years) 22 members have savings account. 36 members are between age group 30-45 years, of which 27 members have been holding bank account. On the other hand, 9 respondents in the age group 45-60 years have SB account (out of 27 members in the same group).Furthermore, 3 members out of 8 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.110 depicts that only 15 respondents are engaged in agriculture(out of which 6 have SB A/C and 9 have no bank account), where as 29 are in the occupation of business. Out of these members, 13 have no account and 16 have maintained savings account. On the other hand, 35 members are serviceman and pensioner, of which 28 respondents have savings account and remaining 7 have no account. Furthermore, 21 members have no profession at all (e.g. house

wife), out of which 10 have no access to the society in terms of holding of SB/CC account and 11 members have the savings account.

Table 6.110
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of SB/CC/TD A/C	No A/C	Total
Agriculture	6	9	15
Business	16	13	29
Serviceman/ Pensioner	28	7	35
Others	11	10	21
Total	61	39	100

Table 6.111
Degree of Financial Inclusion in terms of Savings Habit : Educational Background of the members and maintenance of Bank Account

Educational Background	Maintenance of SB/CC/TD A/C	No A/C	Total
Illiterate	2	7	9
Primary	12	5	17
Higher Secondary	35	10	45
Graduate & Above	12	17	29
Total	61	39	100

Out of 100 sample members 9 are illiterate (of which 2 have savings account and 7 have no account) and 17% respondent have primary level education of which 12 have SB account. On the other hand, 45 respondents have education up to H.S. level and 29 have completed UG level. 35 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level. Furthermore, out of 29 graduate members 12 have SB account and remaining 17 have no savings account.

It is found that 37 sample members possess a monthly income up to Rs.5000, of which 26 have SB account and 11 have no account and 32% respondents have income between Rs.5000-10000 per month. Out of this category of members 13 have no SB account and 19 have SB account. 22% members earns monthly income between Rs.10000-20000, of which 10 respondents have access to the society in the forms of holding of SB account and 12 have no SB

account. Furthermore, out of 9 respondents possessing monthly income of Rs.20000 and above 6 have savings account.

Table 6.112
Degree of Financial Inclusion in terms of Savings Habit: Income level of the members and maintenance of Bank Account

Income Level	Maintenance of SB/CC/TD A/C	No A/C	Total
Up to Rs. 5000 p.m.	26	11	37
Rs. 5000-10000 p.m.	19	13	32
Rs. 10000-20000 p.m.	10	12	22
Rs. 20000 & Above	6	3	9
Total	61	39	100

Table 6.113
Degree of Financial Inclusion in terms of Savings Habit : Sex status of the members and maintenance of Bank Account

Sex Status	SB/CC/TD A/C	No A/C in the Society	Total
Male	51	23	74
Female	10	16	26
Total	61	39	100

In our sample, 74 respondents belong to male members, followed by 26 of women. 61 sample members have SB account, of which 51 members are male and 10 are women. On the other hand, 39 respondents have no account, out of which 23 belong to male and remaining 16 members are women.

.Table 6.114
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house of the members and holding of SB/CC/TD Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD Account in Bank	No A/C	Total
Up to 1 km.	65	15	80
1 km & above	3	17	20
Total	68	32	100

Table 6.114 depicts that out of 100 sample members, 68 have SB/CC account with other banks. Now, out of 68 members having bank account, 65 respondent's residence are within 1 k.m distance from the nearest bank and remaining 3 member's house are located beyond 1km distance from the nearest bank. It is also found that 32 respondents have no bank account, of which 15 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 17.

Table 6.115
Degree of Financial Inclusion in terms of Loan Habit: Age of
the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	10	19	29
30-45	17	19	36
45-60	12	15	27
60 & above	3	5	8
Total	42	58	100

It is found that out of 100 respondents 42% have taken loan from the society and remaining 58% have no access to the society in terms of loan taking habit. Out of 29 respondents (in the age group 18-30 years) 10 members have Loan A/C and 19 have not taken loan. It is also apparent that 36 members are between age group 30-45 years, of which 17 members have availed loan and 19 have no Loan account. On the other hand, 27 and 8 respondents are in the age group of 45-60 years and 60 years and above respectively. Out of these two age groups only 12 and 3 members have obtained loans from the society respectively.

Table 6.116 depicts that 15 respondents are engaged in agriculture, of which 6 members have Loan A/C and 9 have not taken loan, where as 29 are in the occupation of business. Out of these, 9 have no loan account and 20 have maintained loans account. On the other hand, 35 members are serviceman and pensioner, of which only 6 respondents have availed loans from the society. Furthermore, 21 members have no profession (e.g. house wife), of which 15 have no access to the society in the forms of availing of loans from the society.

Table 6.116
Degree of Financial Inclusion in terms of Loan Habit: Profession of
the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Agriculture	6	9	15
Business	20	9	29
Serviceman/ Pensioner	10	25	35
Others	6	15	21
Total	42	58	100

Table 6.117
Degree of Financial Inclusion in terms of Loan Habit: Income level of
the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	20	15	35
Rs. 5000-10000 p.m.	10	22	32
Rs. 10000-20000 p.m.	2	20	22
Rs. 20000 & Above	10	1	11
Total	42	58	100

The above table shows that out of 100 sample members, 35 possess monthly income up to Rs.5000, of which 20 members have loan account and remaining 15 have no loan account. It is also found that 32% respondents have income between Rs.5000-10000 p.m.Out of this category of members 20 have not taken loan from the society and only 2 have taken loan.22% members possess monthly income between Rs.10000-20000, of which 10 respondents have access to the society in the forms of holding of loan account. Furthermore, out of 11 respondents possessing monthly income in the range of Rs.20000 and above 10 have taken loans.

It is evident from table 6.118 that out of 100 respondents 74% belongs to male and 26% are women. Now, out of male members 35 members have maintained loan account with the society and 39 members have not taken loan. On the other hand, out of 26 women respondents 7 members have taken loan and 19 have no connection with the society in the way of loan taking from the society.

Table 6.118
Degree of Financial Inclusion in terms of Loan Habit: sex status
of the members and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	35	39	74
Female	7	19	26
Total	42	58	100

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether the variables (e.g. age and holding of bank account, income and availing of loans from the society, etc) have any relationship among them. The Chi-square test (χ^2) statistic has been used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I: From table 6.108 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 16.194, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_1(age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted. It implies that there has been a significant relation between age of the members and maintenance of savings/current account in the society.

Proposition II: Here, proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 (16.372), is more than the tabulated value (7.815) at 5% level of significance with 3 degree of freedom and therefore, H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: From table 6.108 it is concluded that proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected at 5% level of significance. It implies that relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is insignificant.

PropositionV: By analysing the proposition V, it is found that the calculated value of χ^2 comes to 7.502, while the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 exceeds the tabulated value, H_0 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition VI: One thing that is clearly followed from table 6.108 is that the calculated value of χ^2 (32.27), exceeds the tabulated value (3.841) at 5% level of significance with 1 degree of freedom. Hence,H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is rejected and H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is accepted.

Proposition VII: It is observed that the calculated value of χ^2 is 1.198, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value,H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. It implies that there has been insignificant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 12.824, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value of χ^2 exceeds the tabulated value, H_0 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. Hence, it is concluded that there is a significant relation between

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activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 25.39, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. It implies that there is a significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Proposition X: Here, proposition X is analysed and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (Sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected at 5% level of significance.

Table 6.119
Findings of the study of social parameters based on field survey from the members of the Kalna Mahila Co-operative Credit Society Ltd (Burdwan District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of Bank A/C	12.15	7.815	3	Rejected	Accepted
Profession & maintenance of Bank A/C	2.31	5.991	2	Accepted	Rejected
Educational attainment & maintenance of Bank A/C	16.511	7.815	3	Rejected	Accepted
Income level& maintenance of Bank A/C	4.011	3.841	1	Rejected	accepted
Sex status & maintenance of Bank A/C	Nil			Nil	Nil
Distance & maintenance of Bank A/C	17.39	3.841	1	Rejected	Accepted
Age of members& loan habit	8.881	7.815	3	Rejected	Accepted
Profession & loan habit	0.6048	7.815	3	Accepted	Rejected
Income level & loan habit	0.325	7.815	3	Accepted	Rejected
Sex status & loan habit	Nil			Nil	Nil

Table 6.120
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of SB/CC/TD A/C	No A/C	Total
18-30	15	8	23
30-45	16	39	55
45-60	11	6	17
60 & Above	2	3	5
Total	44	56	100

It is here observed that out of 100 sample members 44 have savings/current account in the society and remaining 56 have no account. Out of 23 members (in the age group 18-30 years) 15 members have SB/CC A/C and 8 have no account. 55 members are between age group 30-45 years, of which 16 members have been holding bank account and 39 have no account with the society. On the other hand, 11 respondents in the age group 45-60 years have SB account (out of 17 members in the same group).Furthermore, 2 members under the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.121
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members
and maintenance of Bank Account

Profession	Maintenance of SB/CC/TD Account	No A/C	Total
Agriculture	2	3	5
Business	37	51	88
Others	5	2	7
Total	44	56	100

This table depicts that only 5 respondents are engaged in agriculture, of which 2 have SB A/C and 3 have no bank account, where as 88 are in the profession of business. Out of these members having profession business 37 have maintained savings account. On the other hand, out of 7 other members 2 have no access to the society in terms of holding of SB/CC account and 5 members have the savings account.

Table 6.122
Degree of Financial Inclusion in terms of Savings Habit: Educational Background of the
members and maintenance of Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	2	2	4
Primary	20	46	66
Higher Secondary	19	8	27
Graduate & Above	3	0	3
Total	44	56	100

Out of 100 sample members 4 are illiterate, of which 2 have savings account and 66% respondent have primary level education of which 46 have no SB account and 20 have SB account. Again, 27 respondents have education up to H.S. level and 3 have completed UG level.19 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level. Furthermore, all 3 graduate members have SB account.

It is found from table 6.123 that 94 sample members possess a monthly income up to Rs.5000, of which 39 have SB account and 55 have no account and 6% respondents have income between Rs.5000-10000 per month. Out of this category of members 5 have SB account. Here it is important to mention that none of the respondents earn more than Rs. 10000 per month.

Table 6.123
Degree of Financial Inclusion in terms of Savings Habit: Income level of the
members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	39	55	94
Rs.5000-10000 p.m.	5	1	6
Total	44	56	100

.Table 6.124
Degree of FI in terms of Savings Habit: Distance of the nearest bank from house of
the members and holding of SB/CC/TD Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD Account in the Bank	No A/C	Total
Up to 1 km.	44	23	67
1 km & above	11	22	33
Total	55	45	100

Table 6.124 depicts that out of 100 sample members, 67 have SB/CC account with other banks. Now, out of 67 members having bank account,44 respondent's residence are within 1 k.m distance from the nearest bank and 11 member's house are located beyond 1km distance from the nearest bank. It is also found that 45 respondents have no bank account, of which 23 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 22.

From Table 6.125 it is found that out of 100 respondents 39% have taken loan from the society and remaining 61% have no access to the society in terms of loan taking habit. Out of 23 respondents (in the age group 18-30 years) 7 members have Loan A/C and 16 have not taken loan. It is also apparent that 55 members are between age group 30-45 years, of which 28 members have availed loan and 27 have no Loan account. On the other hand, 17 respondents are in the age group of 45-60 years, of which only 4 members have savings account. All the 5 members in the age group 60 years and above have no savings account.

Table 6.125
Degree of Financial Inclusion in terms of Loan
Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	7	16	23
30-45	28	27	55
45-60	4	13	17
60 & above	0	5	5
Total	39	61	100

Table 6.126 depicts that 5 respondents are engaged in agriculture, of which 2 members have Loan A/C and 3 have not taken loan, where as 88 are in the profession of business, of which 54 have no loan account and 34 have maintained loans account. Furthermore, out of 7 other members 4 have no access to the society in the forms of availing of loans from the society and 3 members have taken loan.

Table 6.126
Degree of Financial Inclusion in terms of Loan Habit: Profession of
the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Agriculture	2	3	5
Business	34	54	88
Others	3	4	7
Total	39	61	100

Table 6.127 shows that out of 100 sample members, as much as 94 possess monthly income up to Rs.5000, of which 36 members have loan account and remaining 58 have no loan account. It is also found that only 6 respondents have income between Rs.5000-10000 p.m.Out of this category of members, only 3 have taken loan.

Table 6.127
Degree of Financial Inclusion in terms of Loan Habit: Income level
of the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	36	58	94
Rs. 5000-10000 p.m.	3	3	6
Total	39	61	100

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether two variables (e.g. age and holding of bank account, income and availing of loans from the society, etc) have any relationship among them. The Chi-square test (χ^2) statistic is used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I: By analysing proposition I it is here observed that the calculated value of χ^2 is 12.15, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. It implies that there has been significant relation between age of the members and maintenance of savings/current account in the society.

Proposition II: From table 6.108 it is concluded that proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is rejected at 5% level of significance. It implies that the profession has insignificant role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and it is observed that the calculated value of χ^2 (16.511) is more than the tabulated value (7.815) at 5% level of significance with 3 degree of freedom, H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: Here, proposition IV is analysed and H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that there has been significant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition VI: One thing that is clearly followed from table 6.108 is that the calculated value of χ^2 is 17.39, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is less than the tabulated value, H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is rejected. Now, what is important to say is that distance of the house has played here significant role for accessing the banking facility in terms of maintenance of savings/current account in the society.

Proposition VII: it is observed that the calculated value of χ^2 is 8.881, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value, H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. It implies that there has been a significant relation between age of the members and access to banking services in terms of availing loans from the society/UCBs.

Proposition VIII: It is found that the calculated value of χ^2 comes to 0.6048, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value of χ^2 is less than the tabulated value, H_0 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. Hence, it is concluded that there is no significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 (0.325) is less than the tabulated value (7.815)at 5% level of significance with 3 degree of freedom, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted. It implies that no significant relation has been found here between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Table 6.128
Findings of the study of social parameters based on field survey from the members of The Bankura Town Co-operative Bank Ltd (Bankura District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of Bank A/C	5.153	7.815	3	Accepted	Rejected
Profession & maintenance of Bank A/C	10.975	7.815	3	Rejected	Accepted
Educational attainment & maintenance of Bank A/C	1.996	7.815	3	Accepted	Rejected
Income level& maintenance of Bank A/C	13.758	7.815	3	Rejected	Accepted
Sex status & maintenance of Bank A/C	6.69	3.841	1	Rejected	Accepted
Distance & maintenance of Bank A/C	0.06	3.841	1	Accepted	Rejected
Age of members & loan habit	3.746	7.815	3	Accepted	Rejected
Profession & loan habit	12.575	7.815	3	Rejected	Accepted
Income level & loan habit	15.199	7.815	3	Rejected	Accepted
Sex status & loan habit	1.378	3.841	1	Accepted	Rejected

Table 6.129
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Bank Account

Age of the Members	Maintenance of SB/CC/TD A/C	No A/C	Total
18-30	5	12	17
30-45	19	14	33
45-60	26	18	44
60 & Above	4	2	6
Total	54	46	100

It is clearly evident from table 6.129 that out of 100 members 54 have savings/current account in the society and remaining 46 have no account. Out of 17 members (in the age group 18-30 years) 5 members have SB/CC A/C and 12 have no account.33 members are between age group 30-45 years, out of which 19 members have been holding bank account and 14 have no account in the society. On the other hand, 44 and 6 members are in the age group of 45-60 years and 60 and above respectively. Out of these two age groups 26 and 4 members have SB/CC account and 18 and 2 members have no account.

Table 6.130 depicts that 29 respondents are engaged in agriculture, of which 22 have SB A/C and 7 have no bank account, where as 34 are in the profession of business profession of business. Out of these members having profession business, 15 have no account and 19 have maintained savings account. Again, 18 members are serviceman and pensioner, of which 6

respondents have savings account and remaining 12 have no account. Furthermore, out of 19 other members, 12 have no access to the society in terms of holding of SB/CC account and 7 members have the savings account.

Table 6.130
Degree of Financial Inclusion in terms of Savings Habit : Social activities of the members and maintenance of Bank Account

Profession	Maintenance of SB/CC/TD A/C	No A/C	Total
Agriculture	22	7	29
Business	19	15	34
Serviceman/ Pensioner	6	12	18
Others	7	12	19
Total	54	46	100

Table 6.131
Degree of Financial Inclusion in terms of Savings Habit : Educational Background of the members and maintenance Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	4	5	9
Primary	10	13	23
Higher Secondary	26	18	44
Graduate & Above	14	10	24
Total	54	46	100

Out of 100 sample members 9 are illiterate, of which 4 have savings account and 23% respondent have primary level education of which 13 have no SB account and 10 have SB account. Again, 44 respondents have education up to H.S. level and 24 have completed UG level. It is seen that 26 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level. Furthermore, 14 graduate members have SB account.

It is found that 29% sample members possess a monthly income up to Rs.5000, of which 20 have SB account and 9 have no account and 41% respondents have income between Rs.5000-10000 p.m .Out of this category of members 26 have no SB account and 15 have SB account.19% members possess monthly income between Rs.10000-20000 p.m., of which 15 respondents have access to the society in the forms of holding of SB account and 4 have no SB

account. Furthermore, out of 11 respondents possessing monthly income in the range of Rs.20000 and above 4 have SB account and remaining 7 have no SB account.

Table 6.132
Degree of Financial Inclusion in terms of Savings Habit: Income Level
of the members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	20	9	29
Rs. 5000-10000 p.m.	15	26	41
Rs. 10000-20000 p.m.	15	4	19
Rs. 20000 & Above	4	7	11
Total	54	46	100

Table 6.133
Degree of Financial Inclusion in terms of Savings Habit: Sex status
of the members and maintenance of Bank Account

Sex Status	Bank A/C	No A/C in the Society	Total
Male	47	30	77
Female	7	16	23
Total	54	46	100

In our sample, 77 respondents belong to male members, followed by 23 of women. 54 sample members have SB account, of which 47 members are male and 7 are women. On the other hand, 46 respondents have no account, out of which 30 belong to male and remaining 16 members are women.

Table 6.134
Degree of FI in terms of Savings Habit: Distance of the nearest bank from the house
of the members and holding of SB/CC/TD Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC/TD A/C in the Bank	No A/C	Total
Up to 1 km.	47	19	66
1 km & above	25	9	34
Total	72	28	100

The above table depicts that out of 100 sample members, 72 have SB/CC account with other banks. Now, out of 72 members having bank account,47 respondent's residence are within

1 k.m distance from the nearest bank and balance 25 member's house are located beyond 1km distance from the nearest bank. On the other hand, 28 respondents have no bank account, of which 19 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 9.

Table 6.135
Degree of FI in terms of Loan Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	6	11	17
30-45	18	15	33
45-60	15	29	44
60 & above	2	4	6
Total	41	59	100

It is here seen that out of 100 sample members 41% have taken loan from the society and remaining 59% have no access to the society in terms of loan taking habit. Out of 17 respondents (in the age group 18-30 years) 6 members have Loan A/C and 11 have not taken loan. It is also found that 33 members are between age group 30-45 years, out of which 18 members have availed loan from the society and 15 have no Loan account. On the other hand, 44 and 6 respondents are in the age group of 45-60 years and 60 years and above respectively. Out of these two age groups only 15 and 2 members have obtained loans from the society and 29 and 4 members have not taken loan respectively.

Table 6.136 depicts that 29 sample members are engaged in agriculture, of which 7 members have Loan A/C and 22 have not taken loan, where as 34 are in the profession of business. Out of these respondents having profession business, 14 have no loan account and 20 have maintained loans account. On the other hand, 18 members are serviceman and pensioner, of which 10 respondents have availed loans from the society and remaining 8 have no loan account. Furthermore, out of 19 other category member, 15 have no access to the society in the forms of availing of loans from the society and only 4 members have taken loan.

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Table 6.136
Degree of Financial Inclusion in terms of Loan Habit: Social activities
of the members and availing of loans

Social Activity	Loan Taken	Not Taken	Total
Agriculture	7	22	29
Business	20	14	34
Serviceman/ Pensioner	10	8	18
Others	4	15	19
Total	41	59	100

Table 6.137
Degree of Financial Inclusion in terms of Loan Habit: Income level of the
members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	9	20	29
Rs. 5000-10000 p.m.	26	15	41
Rs. 10000-20000 p.m.	4	15	19
Rs. 20000 & Above	2	9	11
Total	41	59	100

The above table shows that out of 100 sample members, 29 possess monthly income up to Rs.5000, of which only 9 members have loan account and remaining 20 have no loan account. It is also found that 41% respondents have income between Rs.5000-10000 p.m.Out of this category of members 26 have taken loan from the society.19% members possess monthly income between Rs.10000-20000, of which only 4 respondents have access to the society in the forms of holding of loan account and 15 have no loan account. Again, out of 11 respondents possessing monthly income in the range of Rs.20000 and above only 2 have taken loans and remaining 9 have no loan account.

Table 6.138
Degree of Financial Inclusion in terms of Loan Habit: Sex status
of the members and availing of loans

Sex Status	Loan Taken	Not Taken	Total
Male	34	43	77
Female	7	16	23
Total	41	59	100

Table 6.138 shows that out of 100 sample members, 77% belongs to male and 23% are women. Now, out of male members 34 members have maintained loan account with the society and 43 have not taken loan from the society. On the other hand, out of 23 women respondents 7 members have taken loan and 16 have no connection with the society in the way of taking of loan from the society.

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether the above variables (as discussed earlier) have any relationship among them. The Chi-square test (χ^2) statistic is used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I:From table 6.128 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 5.153, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value does not exceed the tabulated value,H_0 (age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is accepted. It implies no significant relation between age of the members and holding of savings account in the society.

Proposition II: From table 6.128 it is concluded that proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected at 5 per cent level of significance. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, proposition III is analysed and as the calculated value of χ^2 (1.996) is less than the tabulated value (7.815) at 5 per cent level of significance with 3 degree of freedom, H_1 (educational attainment of the members and access to bank services in terms of holding of

savings/current account in the society/UCBs is dependent) is rejected. So, here it is seen that educational attainment has no impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: Here,H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5 percent level of significance. It implies that there has been significant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition V: By analysing the PropositionV, it is found that the calculated value of χ^2 comes to 6.69, while the tabulated value of χ^2 is 3.841 at 5 per cent level of significance with 1 degree of freedom. As the calculated value of Chi- square exceeds the tabulated value, H_0 (sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, it is concluded that the sexual status of the members has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition VI: From Table 6.128 it is seen that as the calculated value of χ^2 (0.06) is less than the tabulated value (3.841) at 5 per cent level of significance with 1 degree of freedom,H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is accepted and H_1 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is dependent) is rejected.

PropositionVII: From Table 6.128 it is exhibited that proposition VII is analysed and it is observed that the calculated value of χ^2 is 3.746, whereas the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value is less than the tabulated value,H_0 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected.

PropositionVIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 12.575, while the tabulated value of χ^2 is 7.815 at 5 per cent level of significance with 3 degree of freedom. As the calculated value of Chi- square is less than the tabulated value, H_0

(profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. Hence, it is concluded that there is a significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that as the calculated value of χ^2 is (15.199) is more than the tabulated value (7.815) at 5 per cent level of significance with 3 degree of freedom, H_0 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. It implies that there is a significant relation between income level of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs.

Proposition X: Here, proposition X is analysed and H_0 (sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is accepted and H_1 (Sexual status of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected at 5 per cent level of significance. Hence, it is clear from this analysis that the sexual status of the members has no impact on willingness to enter in the banking fold in terms of availing of loans from the society.

Table 6.139
Findings of the study of social parameters based on field survey from the members of The Contai Mahila Co-operative Credit Society Ltd (East Midnapur District)

Social Parameter	OV	$TV_{0.5}$	DF	H_0	H_1
Age of the member & maintenance of Bank A/C	25.494	7.815	3	Rejected	Accepted
Profession & maintenance of BankA/C	8.809	7.815	3	Rejected	Accepted
Educational attainment & maintenance of Bank A/C	13.064	7.815	3	Rejected	Accepted
Income level& maintenance of Bank A/C	14.482	7.815	3	Rejected	Accepted
Sex status & maintenance of Bank A/C	Nil			Nil	Nil
Distance & maintenance of Bank A/C	0.006	3.841	1	Accepted	Rejected
Age of members& loan habit	5.114	7.815	3	Accepted	Rejected
Profession & loan habit	12.442	7.815	3	Rejected	Accepted
Income level & loan habit	0.344	7.815	3	Accepted	Rejected
Sex status & loan habit	Nil			Nil	Nil

Table 6.140
Degree of Financial Inclusion in terms of Savings Habit :Age of the members and maintenance of Savings BankAccount

Age of the Members	Maintenance of Bank A/C	No A/C	Total
18-30	5	8	13
30-45	48	9	57
45-60	10	13	23
60 & Above	1	6	7
Total	64	36	100

It is clearly evident from table 6.140 that out of 100 sample members 64 have savings/current account in the society and remaining 36 have no account. Out of 13 members (in the age group 18-30 years) 5 members have SB/CC A/C and 8 have no account. 57 members are between age group 30-45 years, of which 48 members have been holding bank account and 9 have no account with the society. On the other hand, 10 respondents in the age group 45-60 years have SB account,(out of 23 members in the same group).Furthermore, only 1 member out of 7 members in the age group 60 and above have access to the society in the forms of holding the savings account.

Table 6.141
Degree of Financial Inclusion in terms of Savings Habit : Profession of the members and maintenance of Bank Account

Profession	Maintenance of Bank A/C	No A/C	Total
Business	13	18	31
Serviceman/ Pensioner	18	5	23
Others	33	13	46
Total	64	36	100

This table depicts that out of 100 respondents, 31 are engaged in business, of which 18 have no account and 13 have maintained savings account. On the other hand, 23 members are serviceman and pensioner, of which 18 respondents have savings account and remaining 5 have no account. Furthermore, 46 members have no profession at all (e.g. house wife, student,etc), out of which 13 have no access to the society in terms of holding of SB/CC account.

Table 6.142
Degree of Financial Inclusion in terms of Savings Habit: Educational background of the members and maintenance of Bank Account

Educational Background	Maintenance of Bank A/C	No A/C	Total
Illiterate	1	2	3
Primary	7	10	17
Higher Secondary	51	16	67
Graduate & Above	5	8	13
Total	64	36	100

Out of 100 sample members 3 are illiterate (of which 1 have savings account and 2 have no account) and 17% respondent have primary level education of which 10 have no SB account and 7 have SB account.51 respondents have access to the society in the forms of holding of SB account with educational attainment of H.S.level and 16 have no SB account. Furthermore, out of 13 graduate members 5 have SB account and remaining 8 have no SB account.

It is found from Table 6.143 that 79 sample members possess a monthly income up to Rs.5000, of which 58 have SB account and 21 have no account and 21% respondents have income between Rs.5000-10000 per month .Out of this category of members 15 have no SB account and 6 have SB account.

Table 6.143
Degree of Financial Inclusion in terms of Savings Habit: Income level of the
members and maintenance of Bank Account

Income Level	Maintenance of Bank A/C	No A/C	Total
Up to Rs. 5000 p.m.	58	21	79
Rs. 5000-10000 p.m.	6	15	21
Total	64	36	100

Table 6.144
Degree of FI in terms of Savings Habit: Distance of the nearest bank   from house
of the members and holding of SB/CC/TD Account in the bank

Distance Between Residence & Nearest Bank	Maintenance of SB/CC /TD A/C in Bank	No A/C	Total
Up to 1 km.	38	19	57
1 km & above	29	14	43
Total	67	33	100

The above table depicts that out of 100 sample members, 67 have SB/CC account with other banks. Now, out of 67 members having bank account, 38 respondent's residence are within 1 k.m distance from the nearest bank and remaining 29 member's house are located beyond 1km distance from the nearest bank. It is also found that 33 respondents have no bank account, of which 19 member's residence are within 1 k.m distance from the nearest bank and the number of members whose house are located beyond 1km distance from the nearest bank are 14.

Table 6.145
Degree of Financial Inclusion in terms of Loan
Habit: Age of the members and availing of loans

Age of the Members	Loan Taken	Not Taken	Total
18-30	9	4	13
30-45	21	36	57
45-60	10	13	23
60 & above	2	5	7
Total	42	58	100

Table 6.145 shows that out of 100 respondents 42% have taken loan from the society and remaining 58% have no access to the society in terms of loan taking habit. Out of 13 respondents (in the age group 18-30 years) 9 members have Loan A/C. It is also apparent that 57

members are between age group 30-45 years, of which 21 members have availed loan and 36 have no Loan account. On the other hand, 23 and 7 respondents are in the age group of 45-60 years and 60 years and above respectively. Out of these two age groups only 10 and 2 members have obtained loans from the society respectively.

Table 6.146 depicts that out of 100 sample members, 31 are engaged in business, of which 15 members have no loan account and 16 have maintained loans account. On the other hand, 23 members are serviceman and pensioner, of which 15 respondents have availed loans from the society. Furthermore, out of 46 other members only 11 members have access to the society in terms of loan taken activity.

Table 6.146
Degree of Financial Inclusion in terms of Loan Habit: Profession of
the members and availing of loans

Profession	Loan Taken	Not Taken	Total
Business	16	15	31
Serviceman/ Pensioner	15	8	23
Others	11	35	46
Total	42	58	100

It is found from table 6.147 that out of 100 sample members, 79 possess monthly income up to Rs.5000, of which 32 members have taken loan from the society and remaining 47 have no loan account. It is also observed that 21 respondents have monthly income between Rs.5000- 10000, of which 10 members have taken loan from the society.

Table 6.147
Degree of Financial Inclusion in terms of Loan Habit: Income Level of
the members and availing of loans

Income Level	Loan Taken	Not Taken	Total
Up to Rs. 5000 p.m.	32	47	79
Rs. 5000-10000 p.m.	10	11	21
Total	42	58	100

Statistical Analysis

The Chi-square test (χ^2) has been applied here for judging whether the above variables (e.g. age and holding of bank account, income and availing of loans from the society, etc) have any relationship among them. The Chi-square test (χ^2) statistic has been used under Null hypothesis (H_0) with respect to (m-1) (n-1) degree of freedom.

Proposition I: From Table 6.139 it is exhibited that proposition I is analysed and it is observed that the calculated value of χ^2 is 25.494, whereas the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value is more than the tabulated value,H_0(age of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. It implies that there has been a significant relation between age of the members and maintenance of savings/current account in the society.

Proposition II: Here proposition II is analysed and H_0 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (profession of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that the profession has a great role in relation to holding of savings/current account in the society.

Proposition III: Here, as the calculated value of χ^2 (13.064) is more than the tabulated value (7.815) at 5% level of significance with 3 degree of freedom,H_0 (educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected. Hence, we can said that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current account in the society.

Proposition IV: Here, H_0 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is independent) is rejected and H_1 (income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs is dependent) is accepted at 5% level of significance. It implies that there has been significant relation between income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition VI: Table 6.139 shows that the calculated value of χ^2 is 0.006, whereas the tabulated value of χ^2 is 3.841 at 5% level of significance with 1 degree of freedom. As the calculated value of χ^2 is less than the tabulated value,H_0 (distance of the nearest bank from house of the members and maintenance of savings account in the bank is independent) is accepted.So,it is seen here that distance of the house has played a insignificant role for accessing the banking facility in terms of maintenance of savings/current account in the society.

PropositionVII: It is observed that as the calculated value of χ^2 (5.114) does not exceed the tabulated value (7.815) at 5% level of significance with 3 degree of freedom,H_1 (age of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected.

PropositionVIII: By analysing the proposition VIII, it is found that the calculated value of χ^2 comes to 12.442, while the tabulated value of χ^2 is 7.815 at 5% level of significance with 3 degree of freedom. As the calculated value of χ^2 exceeds tabulated value, H_0 (profession of the members and access to bank services in terms of availing of loans from the society/UCBs is independent) is rejected. Hence, it is concluded that there has been significant relation between activities/profession of the members of the society/UCBs and access to bank services in terms of availing of loans from the society/UCBs as FIP parameters of the concerned society/UCBs.

Proposition IX: It is found that the calculated value of χ^2 is 0.344, is less than the tabulated value at 5% level of significance with respect to 3 degree of freedom. So,H_1 (income level of the members and access to bank services in terms of availing of loans from the society/UCBs is dependent) is rejected.

Now, from the statistical analysis as being emerged on the basis of the result of the field survey the following table has been constituted.

Parameters	No of cases Significant	Total number of case	Significant (%)
Age of the member & maintenance of Bank A/C	5	9	55.55
Profession & maintenance of Bank A/C	6	9	66.67
Educational attainment & holding of Bank A/C	7	9	77.78
Income level& maintenance of Bank A/C	6	9	66.67
Sex status & maintenance of Bank A/C	5	6	83.33
Distance & maintenance of Bank A/C	6	9	66.67
Age of members& loan habit	3	9	33.33
Profession & loan habit	3	9	33.33
Income level & loan habit	5	9	55.55
Sex status & loan habit	1	6	16.67

From the above table the following inferences can be drawn:

- While conducting the X^2 test to observe whether there is any significant relation exist between age of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 5 out of 9 cases (i.e. 55.55%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes,i.e. age of the members and maintenance savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies

- In case of conducting the X^2 test to observe whether there is any significant relation exist between social activities/profession of the members and maintenance of savings/current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, in majority of the cases it is implied that the profession has a great role in relation to holding of savings/current/term deposit account in the UCB/society.

- While conducting the X^2 test to observe whether there is any significant relation exist between educational qualification of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 7 out of 9 cases (i.e. 77.78%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current/term deposit account in the society.

- While conducting the X^2 test to observe whether there is any significant relation exist between income level of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes,i.e. income level of the members and maintenance of savings / current /term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies.

➢ While conducting the X^2 test to observe whether there is any significant relation exist between sexual status of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 5 out of 6 cases (i.e. 83.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➢ In the course of conducting the X^2 test to observe whether there is any significant relation exist between distance of the nearest bank from the residence of the members and maintenance of savings / current/term deposit account in banks (other than UCBs/UCCSs) in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, it can be said that distance of the house has played a significant role for accessing the banking facility in terms of maintenance of savings/current/term deposit account in the bank.

➢ In case of conducting the X^2 test to observe whether there is any significant relation exist between age of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 3 out of 9 cases (i.e. 33.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➢ While conducting the X^2 test to observe whether there is any significant relation exist between social activities/profession of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 3 out of 9 cases (i.e. 33.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➢ In the course of conducting the X^2 test to observe whether there is any significant relation exist between income level of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 5 out of 9 cases (i.e. 55.55%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes, i.e. income level of the members and availing of loans from the society.

➢ While conducting the X^2 test to observe whether there is any significant relation exist between sexual status of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 1

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out of 6 cases (i.e. 16.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between sexual status of the members and availing of loans from the society.

Overall Findings from the primary survey

The primary survey from 900 sample beneficiaries (i.e. 100 sample respondents from each of selected nine UCBs/NACCSs) reveals the following finding:

➢ From the sample 61.2% have bank accounts and 38.8 % don't have bank account.

➢ Out of the respondents having bank accounts in UCB/NACCS, 56 % belongs to male and 44 % belongs to female. But here it is pertinent to mention that out of 900 members of 9 UCBs/NACCSs, 3 societies are in the category of Mahila Co-operative Credit Societies. So if we not consider these three societies then out of 600 sample members the above stated share becomes 83% and 17% respectively. Hence, there is significance impact of the urban public's gender on their having the bank account.

➢ There is significance impact of occupation on having the bank account. It was observed that that farmers, those who are doing job and those who have own business they have bank account at a higher percentage of 55.4%, 59.8% and 68.7% respectively but other category of people(e.g. house wife, students etc) occupies relatively lesser share.

➢ There is significance impact of the urban public's education on the having the bank account. It is found that out of the respondents having educational attainment of H.S. level 72.9% have access to the UCB/NACCS in the form of holding bank account and 61.7% graduate have bank account. Furthermore, only 36.2% illiterate have the bank account.

➢ From the sample member 71.62% people have saving accounts and 4.12% have current account and 24.26 % have fixed deposits. Thus urban people use more services of the saving account and fixed deposits but they don't prefer current account for their occupations.

➢ There is significance impact of annual income of urban public on their having a bank account.

➢ Initial deposit is the first step to attract the customers, so UCB/NACCS has to offer the bank account as per their needs and situations. From 61.2% having a bank account, no account is found as "no frills" account whereas 71.9% opened it with an initial deposit ranging from Rs.100 to Rs.500. Therefore, the concept of "No Frills Account" has not been followed by the urban co-operative banks and non agricultural co-operative credit societies so far. Although, it is important to mention that in most of the cases the minimum maintainable balance in the Savings Account of UCBs stands at very low (Rs.100 to Rs.500).

➢ It is evident that out of sample members 62.9% have SB/CC account with other banks, of which 77.4% respondent's residence are within 1 k.m distance from the nearest bank and rest member's house are located beyond 1km distance from the nearest bank. Hence, it can be said that distance of the house has played a significant role for accessing the banking facility in terms of maintenance of savings/current account in the bank.

➢ From the sample respondents 44.9% have availed loan from the UCB/NACCS and   55.1 % don't have loan account. It is observed that out of sample members engaged in agriculture, 32.6% have availed loan from the UCB/NACCS and out of the respondents having profession business, 53.3% have taken loan from the bank/society. Furthermore, 42.6% sevice men have availed the loan facility from the UCB/society. Therefore, the business men need the loan of higher amounts.

➢ 57.3% of the respondents visit the UCB/NACCS just once in a month and only 7.9% visit it more than 5 times.

➢ People who have accounts mainly use the services of depositing money, withdrawing money and entry in passbook. Number of people visiting bank for depositing cheque, obtaining loans and repayments is quiet less.

➢ The main reason for not opening an account initially is requirement of documents for opening Account. Banking procedure, illiteracy, knowledge of banking services, low income and assets, are other reasons.

➢ It is observed that out of the respondents, 18% have availed loan from the money lenders.

➢ People avoid taking loan from banks because of lengthy legal procedure and insistence of collateral.

➢ People have chosen UCB/NACCS as their bank because these are nearer to their place. Bank timing as well as homely environment has also play a significant role in this respect.

Chapter VII
Summary and Conclusions

It will be recalled that the present study is concerned with the "The scope for financial inclusion: role of urban co-operative banks and non agricultural co-operative credit societies in West Bengal". The study is now over and we are to come out with our observations and conclusions on the topic of discussion. Before we proceed to make our conclusions, let us sum up the chapter wise discussions that we have made so far.

Chapter I of the study had been on the introduction. This chapter comprised of the objective of the study, review of the literature, data source and methodology, limitations of the study and layout of the chapters. This chapter deals with the role and importance of urban co-operative banks and non agricultural co-operative credit societies in promoting the sustainable banking practice of the urban populace. In the present research project an honest endeavor has been made to study the causes of financial exclusion and to assess the role of urban co-operative banks and non-agricultural co-operative credit societies of West Bengal in the area of financial inclusion and to design strategies for ensuring financial inclusion of the poor and disadvantaged people. In the discussion it has been stated that the objective of the study is to assess the extent of financial exclusion in the state of West Bengal and to judge whether urban co-operative banks as well as non-agricultural co-operative credit societies have taken initiative to bring the large strata of the society within the scope of the banking system and to offer some meaningful suggestions for improving the efficiency and effectiveness of these co-operative banks and credit societies concerning financial inclusion. We have made a brief study of the prior research on this subject since 2005.The review of prior period study covers the works of eminent persons like Tom Eastern, Dr.N.K.Thingalaya, V.Leeladhar, Dr. K.C. Chakrabarty, Dr.Thorat , K.V. Patel, Dr. Y.S.P. Thorat, Subhas Wadhwa, Rupambar, Mandira Sarma, M.R.Meghavath, Usha Thorat, S.S. Sangwan, Sameer Kochhar, R Chandrashekhar, Deepak B. Phatak , K.G.Karmakar,G.D.Banerjee, N.P.Mohapatra, Nirmal Kumar Chakrabarty, S Kuppan and Balbir Singh.

It is evident that there are 46 urban co-operative banks in West Bengal catering to the needs of non-farm sector loans in towns and municipal areas. Besides this, there are 125 non-agricultural co-operative credit societies are also working in West Bengal. Of these 80 belongs to Urban Co-operative

Credit Society and remaining 45 are in the form of Mahila Co-operative Credit Society. From the view point of district-wise location of urban co-operative banks and non-agricultural co-operative credit societies it is seen that the spatial distribution of this sector is highly skewed because nearly 82 per cent of urban co-operative banks and non agricultural co-operative credit societies are under operation in nine districts, viz. Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata, Nadia, Burdwan, Bankura and East Mednipur. The other districts have no significant role in urban co-operative movement as such. Now, the utmost effort has been taken for collection of data from as much as possible UCBs and credit societies belonging to the above nine districts. In this way, in the present study we have covered 33 urban co-operative banks, 45 urban credit societies and 26 mahila credit societies (as a whole 104)i.e. near about 58 % of total, which justifies the performances of banking of this sector under study. The methodology adopted in carrying through the present study rests on an extensive database. In this study, two major research methodologies have been adopted. The first one is exploratory research for analysing the secondary data and the other is empirical research for collection and analysis of primary data. The secondary data relating to state and national trends have been collected from the different issues of Reserve Bank of India relating to "Trends and Progress of Banking in India" and "Report on Currency and Finance". The 'Annual Report' and various other official documents of different urban co-operative banks and non-agricultural co-operative credit societies contributed a major portion of the data required for this study. The basic data such as population pattern are collected from Electoral list. The other sources of data are District Statistical Hand Book, Government of West Bengal, Co-operative Directorate, West Bengal, Registrar of Co-operative Societies, West Bengal, C. Rangarajan Committee's Report on Financial Inclusion, State Level Banker's Committee Report, West Bengal and Federation of Urban Co-operative Banks and Credit Societies, West Bengal. On the other hand, the primary data have been collected from field survey and personal interview of respondents (members) of the selected UCBs/UCCSs. For selection of sample beneficiaries at first one UCBs/UCCSs are chosen from each of the district Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata, Nadia, Burdwan, Bankura and East Midnapur. Thereafter, 100 members/ Accounts holders have been selected at random from those selected UCBs/UCCSs of the concerned districts. Thus the total sample beneficiaries became 900. Different variables like earnings, incomes, expenditure, savings, credit/borrowings, age, education, etc have been used for the purpose of the study. Two-way tables have been formed for all the variables considered under study to present a comparative analysis relating to role of urban co-operative banks and non agricultural co-operative credit societies in the area of financial inclusion in West Bengal. In the course of analysis of this study, various accounting and statistical tools have been used. The uses of all these tools at different places have been made in the light of requirement of analysis.

In chapter II, the initiatives under taken by the government of India for promoting financial inclusion has been discussed. Besides this, it also describes the issues involving inclusive financial policies and practices followed by the other countries. In the course of discussion it has been found that in United Kingdom, the banking sector for attaining financial inclusion have made partnership with projects and organisations dealing with financial inclusion, such as children fund projects, housing association projects, financial education trusts and other charity organizations like the "Passage". With the objective of financial inclusion it has created Financial Inclusion Fund, Post Office Current Account (POCA) and Community Finance Learning Initiatives (CFLIs). In United States of America, it is estimated that between 9.5% and 20% of households are without any bank account and to overcome this situation, a civil rights legislation known as the Community Re-investment Act has been enacted, which prohibits discrimination by banks against families with low and moderate incomes. All the licensed and chartered banks have been manded to fulfill social obligations by enabling access to banking services to excluded sections of the society. In Canada, as a part of Financial Inclusion Plan a Memoranda of Understanding were signed between the Federal Government and eight financial institutions to ensure that all Canadians have access to affordable banking services. A legislation entitled "Access to Basic Banking Services Regulations" was introduced in 2003 to ensure that all Canadians could open personal bank accounts without facing any difficulty. In Germany banking industry endorsed a joint recommendation entitled "Current Accounts for Everyone" which provides current accounts on demand. In France, as per 1984 Banking Act accesses to a bank account have become a legal right. Under this legislation if any person refused a bank account can approach the Bank of France, which will identify and nominate an institution to provide the bank account.

On the other hand, so far as our country India is concerned, several steps have been adopted to eliminate financial exclusion, and bring more and more people under the financial services network. Various steps have been taken by the Reserve Bank of India and the Government of India to bring financially excluded people to the fold of the formal banking system. The steps include efforts like nationalisation of banks, identifying priority sectors and setting up targets for the same, setting up Regional Rural Bank, credit delivery focus in rural areas, enabling policy for micro finance by banks and SHG-Bank Linkage programme. On the other hand, simplification of KYC norms, introduction of No-frills accounts, Kisan Credit Cards, General Purpose Credit Cards, small overdrafts in No-frills accounts, use of information and communications technology (ICT) have been taken up. For the extension of financial inclusion the banks were permitted to use the business correspondent and business facilitator models. In order to address the issue of financial inclusion, the Government of India constituted "Committee on Financial Inclusion" in the year 2008 under the Chairmanship of Dr.C.Rangarajan.The committee recommended to launch National Rural Financial Inclusion Plan (NRFIP) and to constitute

two funds with NABARD-the Financial Inclusion Promotion and Development Fund (FIPF) and Financial Inclusion Technology Fund (FITF).Now we can see vividly that how financial inclusion has played its role in our country and in foreign countries together.

In chapter III, the origin and growth of co-operative movement in India has been discussed along with a focus on the establishment of urban co-operative banks in West Bengal. In India, the co-operative movement can be said to have begun with the passing of the co-operative credit societies Act in 1904 by the Imperial Legislative Council. The oldest literature like Vedas, Upanishads, Bhagawat Purana, Kautilaya's Arthashastra etc, referred about joint actions of the people. "Co-operation" is not new to India since there existed some types of non-official indigenous co-operatives here and there even before the enactment of the Co-operative Credit Societies Act, 1904. In ancient India there were four forms of traditional co-operatives: "Kula", "Grama", "Shreni"and "Jati". It is also found that the old system of raising money in South India was known as Chitfund and Nidhis. Urban co-operative movement on Global Horizon tasted the sweet of success following the success of urban credit institutions between 1855 and 1885, organised by Herman Schulze and Luigi Luzzatti of Germany and Italy respectively. Likewise, the origin of urban credit movement in India dates back to 5th February 1889 when under the guidance of Shri Vithal Laxman Kavthekar, a mutual aid society was formed by some middle class Maharastrian families in Baroda state. When the co-operative credit societies Act, 1904 conferred legal status on credit societies, the first urban co-operative credit society was registered in Conjeevaram in Madras province (now known as Chennai) in the year 1904. In this chapter an attempt has also been made to recast the growth of urban co-operative movement in West Bengal. The urban co-operative movement in Undivided Bengal was started with the establishment of the Premier Co-operative Credit Society of Calcutta, Khulna Amla Society and Midnapur Amla Society. The co-operative movement in Bengal, like other parts of the country, was started with the enactment of Co-operative Credit Societies Act, 1904. After the enactment of this Act, primary co-operative credit societies were set up in urban areas with the objective of promoting sustainable banking practices among the lower and middle-income strata of the urban population.

In chapter IV, we have covered the present position of urban co-operative banks as well as non agricultural co-operative credit societies in West Bengal. There are 1,645 urban co-operative banks with a branch network of 8,178 and nearly 50,000 non agricultural co-operative credit societies (majority of which belongs to employee's co-operative credit societies) at the end of March 2011 in the urban and semi urban areas catering to the financial needs of the poor and middle class population of our country. The spatial distribution of urban co-operative banks is skewed and nearly 80% banks are concentrated in five states, viz. Maharashtra, Gujarat, Karnataka, Tamil Nadu and Andhra Pradesh. Predominant concentration of urban co-operative banks in these 5 states is mainly on account of emergence of strong

cooperative leadership. Furthermore, in West Bengal there are only 69 branches with 31 out of 46 UCBs being single branch unit banks. Out of 46 UCBs, 2 are Mahila Co-operative Bank (viz, Kolkata Mahila Co-operative Bank and Durgapur Mahila Co-operative Bank) and 6 belong to Salary Earners Bank. These Salary Earners Banks are: Durgapur Steel peoples' Co-operative Bank Ltd, Eastern Railway Employees' Co-operative Bank Ltd., Eastern & North Frontier Railway Employees' Co-operative Bank Ltd., Kolkata Police Co-operative Bank Ltd and SBI Staff Association Co-operative Bank Ltd. These banks have a branch per 2,19,608 urban populations. This compares poorly with all India average of one UCB branch per urban population of 38,390.It can be seen that out of 19 districts in West Bengal these banks are functioning in only 10 districts comprising urban population of 48 lac as against total urban population of 256 lac (27.97% of total population) in the state. Besides this, at present 125 non agricultural co-operative credit societies are also working in West Bengal. Of these 80 belongs to urban co-operative credit society and remaining 45 are in the nature of Mahila co-operative credit society. In West Bengal it has been found that the majority of urban co-operative banks and non agricultural co-operative credit societies are located mainly (nearly 82 per cent) in nine districts,viz. Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata, Nadia,Burdwan, Bankura and East Mednipur.The other districts have no significant role in urban co-operative movement as such. Our state West Bengal occupies only 2.8 per cent of total urban co-operative banks in India. There are no urban co-operative banks in the district of Uttar and Dakshin Dinajpur, Jalpaiguri, Darjeeling, Cooch Bihar, Murshidabad, Malda and Purulia.These co-operative banks as well as co-operative societies are rendering useful services by way of mobilizing deposits and providing financial support to their members as well as urban people belonging to middle and lower income group and marginalised section of the society. This co-operative institution is most suited to finance those who are presently borrowing from the informal sector.

In chapter V,the organisational structure of Co-operative Credit Institutions have been discussed and place of urban co-operative banks as well as non agricultural credit societies in this context have also been focused. This chapter deals with managerial aspects and functional structure of UCBs and non agricultural co-operative credit societies. In this chapter, besides discussing the concept of co-operative management, the structure of co-operative credit institutions has also been discussed in details. The co-operative banking structure in India comprises Urban Co-operative Banks and Rural Co-operative Credit Institutions. The rural co-operative credit institutions structured into separate arms for short-term credit structure and long-term credit structure. Short-term co-operative credit institutions have a federal three-tier structure consisting of a large number of Primary Agriculture Credit Societies (PACS) at the grass root level, District Central Co-operative Banks (DCCBs) at the district level and State Co-operative Banks (SCBs) at the State/Apex level. The smaller states and union territories have a two-tier structure with SCBs directly meeting the credit requirements of PACS. The long-term rural co-operative structure

has two tiers, viz State Co-operative Agriculture and Rural Development Banks (SCARDBs) at the State level and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) at the taluka (or tehsil) level.

Among the non-agricultural co-operative credit societies, urban co-operative banks occupy an important place. These banks are constituted on co-operative principles of voluntary association, self-help and mutual aid, one share one vote and non-discrimination and equality of members. They cater to the credit needs of people residing in urban and semi urban areas. These banks are being organised on a limited liability basis, generally extend their area of operation over a town and advance loans mostly to the small traders, artisans, and salary earners on personal security as well as against gold, silver and government certificates viz. NSC, KVP, etc. An urban co-operative bank is registered under the law relating to the co-operative societies as it prevails in the state in which the society is established. Its organisation and functioning are governed by the Co-operative Societies Act applicable to the state and the rules framed under the Act. Initially these banks were being managed and governed by the State Governments under the provision of their respective Co-operative Societies Act. Later, these were brought under the scope of the Banking Regulation Act, 1949, with effect from 1st March, 1966. With this, the UCBs are organised under dual control of Reserve Bank of India and the respective State Government. Urban co-operative banks with multi-state presence are also regulated by the Central Government and registered under the Multi-State Co-operative Societies Act. The non-agricultural co-operative credit societies, on the other hand, are co-operative financial institutions, owned, controlled by the members and for the members. This organisation caters mainly the credit requirements of lower and middle class people. They promote and encourage thrift, self help and meet the financial requirements of their members. These societies do not come under the purview of Banking Regulation Act 1949, although they are defined as "Co-operative Credit Societies" in the Act. The Reserve Bank of India does not exercise any control over the working of these societies. The Registrar of Co-operative Societies of the states under whose jurisdiction these organizations falls, is the authority for registering co-operative credit societies and to exercise control and supervision over the business of a non-agricultural co-operative credit society as per the provisions of the co-operative societies acts and rules.

Organisationally, urban co-operative bank as well as co-operative society has a general body consisting of all its members, a Board of Directors elected periodically with a President, a Secretary and a Treasurer. Usually an Executive Committee, which can meet often and look into the day-to-day affairs of the bank/society. In this perspective, the composition, powers and functions of the General Body, Board of Directors and functions of the paid officials are enumerated. The supreme authority of the UCB/Co-operative Society is vested in the General Body which makes the bye-laws (or rules) of the society, elects the Board of Directors, and takes all administrative decisions by majority of votes. It is found that

basically, the members exercise control upon the committee and in turn the later exercises control on behalf of the members over the management consisting of executive i.e., Secretary and paid staff. The directors are elected by the members of the UCB in a general meeting provided that the numbers of directors are not less than six or more than fifteen, but where the society has less than twelve members, the number of such directors is not less than three or more than five. The tenure of the office of the board of directors varies from state to state. The chairman is the leader of the Board of Directors and is constantly in touch with the management besides presiding over the meetings of the Board of Directors. On the other hand, the secretary is the head of the administrative wing of the UCB/Society and therefore, responsible to implement the action programme within the framework of board policy as laid down by the Board of Directors. Thus the management of urban co-operative bank and non agricultural co-operative credit society rests with the members themselves who administer the affairs of the bank/society in accordance with their democratically expressed will.

.   In chapter VI, an effort has been made to assess the role of urban co-operative banks and non-agricultural co-operative credit societies of West Bengal concerning financial inclusion. In this context, out of 171 urban co-operative banks and non agricultural co-operative credit societies in West Bengal we have collected data from 104 UCBs and credit societies. Thus, in the present study we have covered near about 61% of urban co-operative banks and non agricultural co-operative credit societies of West Bengal, which justifies the performances of this sector in relation to financial inclusion. The **findings** of this chapter are being stated below:

1.   The frequency distribution of Urban Co-operative Banks and Non Agricultural Co-operative Societies in respect of Demand Deposit Account (Current Account +Savings Account) per 100 adult population of the area under the operation of these banks and societies shows that at the lower tier as much as 68.27% of the UCBs and credit societies (i.e.71 out of 104) had ratio of DD Account per 100 adult population within the range of "less than 10%" and 25 UCBs and Credit societies (i.e.24.04% of total) had share of DD Account per 100 adult population within the range of "above 10% and up to 30%". The number of UCBs and societies having the relative share of DD Account per 100 adult population within the range of "above 30% and up to 40%" stood at only 4 (i.e. 3.85% of total).On the other hand, only 2 UCBs and Credit societies (i.e.1.92% of total) fell in the range of "above 40% and up to 50%"in terms of percentage of DD Account to adult population. It is also found that only 1.92% UCBs and Credit Societies achieved this ratio in the range of "above 60%". The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district topped the list in terms of holding of DD Account per 100 adult population to the tune of 34.21% on an average, followed by Burdwan district(17.37%),Hooghly (13.60%), Nadia(13.39%), Howrah district(9.75%) and

South 24 Parganas (9.45%) .On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 1.35% as percentage of DD Account to adult population and followed by East Midnapur (1.92%) and North 24 Parganas district (7.82%). The percentage of DD Account to adult population under the operation of UCBs and Credit Societies under study stood at 12.09% on average, which means out of 100 adult population only 12 persons maintained Demand Deposit Accounts with the UCBs and Co-operative credit Societies. So far as the Mahila Co-operative Credit Societies are concerned Howrah district occupied the first position in terms of holding of DD Account per 100 adult women, which accounted 6.74% and followed by South 24 Parganas(6.45%), Bankura(1.72%),Burdwan(1.27%), North 24 Parganas(0.92%),East Midnapur(0.70%),Nadia(0.39%),Hooghly(0.12%) and Kolkata(0.10%) district.

2.   From the frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of number of total Deposit Account (Current Account +Savings Account+ Term Deposit) per 100 adult population, it is observed that at the lower of the spectrum as much as 59.62% of the UCBs and credit societies (i.e.62 out of 104) had total number of Deposit Account per 100 adult population within the range of "less than 10%" and at the top end 9 UCBs and Credit Societies registered this ratio of "above 50%"and account for 8.65% of total. It is found that 22 UCBs and Credit societies (i.e.21.15% of total) had share of this within the range of "above 10% and up to 30%". The number of UCBs and societies having the relative share of Total Deposit Account per 100 adult population within the range of "above 30% and up to 40%" stood at only 7 (i.e. 6.73% of total).On the other hand, only 4 UCBs and Credit societies (i.e.3.85% of total) fell in the range of "above 40% and up to 50%" in terms of percentage of Total Deposit Account to adult population. The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district topped the list in terms of holding of Total Deposit Account per 100 adult population to the tune of 42.65% on an average, followed by Burdwan district(25.98%),Howrah (20.92%), Nadia(19.78%), Hooghly district(18.37%) and South 24 Parganas (11.90%) .On the other hand, Kolkata district occupied its position in the bottom of the table which accounted only 1.89% as percentage of Total Deposit Account to adult population and followed by East Midnapur (3.64%) and North 24 Parganas district (10.62%). The percentage of Total deposit Account to adult population of UCBs and Credit Societies under study stood at 17.29% on an average. It implies that out of 100 adult population of area under operation of UCBs and non agricultural co-operative Credit societies only 17 persons maintained Deposit Accounts in the form of savings or current or term deposits with the UCBs and Co-operative credit Societies. So far as the Mahila Co-operative Credit Societies are concerned Howrah district occupies the first position in terms of holding of Deposit Account per 100 adult population which accounted 14.77% and followed by South 24 Parganas(7.27%), North 24 Parganas(5.74%), Bankura(2.41%),Burdwan(1.74%), East Midnapur

(1.14%),Nadia(0.41%),Kolkata(0.14%) and Hooghly district(0.13%). The percentage of Total Deposit Account to adult population of Mahila Co-operative Credit Societies under study stood at only 3.75% on an average.

3.   The   frequency distribution of UCBs and Non Agricultural Co-operative Societies in terms of number of member per 100 adult population discloses that 80.77% of the UCBs and credit societies (i.e.84 out of 104) had total number of member per 100 adult population within the range of "less than 10%" and only 1 UCB and Credit Society registered this ratio of "above 50%"and accounted for 0.96% of total. It is also seen that 16 UCBs and Credit societies (i.e.15.39% of total) had share of Membership Account per 100 adult population within the range of "above 10% and up to 30%". The number of UCBs and societies having the share of number of members per 100 adult population within the range of "above 30% and up to 40%" stood at only 2 (i.e. 1.92% of total).On the other hand, only 1 urban co-operative bank and Credit society fell in the range of "above 40% and up to 50%" in respect of percentage of membership account to adult population. The Urban Co-operative Banks and Non Agricultural Co-operative Credit Societies(other than Mahila Credit Societies) in Bankura district topped the list in terms of holding of Membership Account per 100 adult population to the tune of 40.30% on an average, followed by Burdwan district(11.54%),Hooghly (8.11%), Nadia(7.72%), Howrah district(6.777%) and South 24 Parganas (5.11%), North 24 Parganas district (3.34%), East Midnapur (1.08%) and Kolkata(0.96%).The percentage of membership account to adult population of the area under the operation of UCBs and Credit Societies stood at 9.44% on an average. So far as the Mahila Co-operative Credit Societies are concerned Howrah district occupies the first position in terms of holding of membership account per 100 adult population which accounted 6.03% and followed by South 24 Parganas(3.71%), Burdwan(1.08%), North 24 Parganas(0.89%),Bankura(0.83%), Nadia(0.48%), East Midnapur(0.47%), Kolkata(0.32%) and Hooghly district(0.09%). The percentage of membership account to adult population of Mahila Co-operative Credit Societies under study stood at only 1.54% on an average. It implies that as a whole the urban co-operative banks and non agricultural co-operative credit societies have a weak clientele base which stood as one of the reason of financial exclusion.

4.   It is found that 74 UCBs and Credit societies (i.e.71.15% of total) had total number of borrowers per 100 adult population within the range of "up to 2%". The number of UCBs and societies having the relative share of number of borrower per 100 adult population within the range of "above 2% and up to 5%" stood at 22 (i.e. 21.16% of total).It is observed that 3 UCBs and Credit societies (i.e.2.88% of total) had share of borrower's account per 100 adult population within the range of "above 10% and up to 15%". The number of UCBs and societies having the relative share of number of borrowers per 100 adult population in the range of "above 15%" stood at only 1 (i.e. 0.96% of total). The percentage of number of borrowers to adult population relating to area of operation of UCBs and Credit Societies under study

stood at 3.03% on an average. On the other hand, the percentage of number of borrowers to adult population of Mahila Co-operative Credit Societies under study estimated at only 0.73% on an average.

From the above it is evident that the percentage of demand deposit account, total deposit account, membership account and borrowers account to the adult population of the area under operation of UCBs and Credit Societies stood at 12.09%, 17.29%, 9.44% and 3.03% respectively. On the other hand, in case of Mahila Co-operative Credit Societies these percentages stood at 2.05%, 3.75%, 1.54% and 0.73% respectively. Therefore, it has become clear now that the urban co-operative banks and non agricultural co-operative credit societies could not provide banking services in the forms of holding of any kind of deposit account or membership or providing loans and advances to a larger portion of the society. So a major portion of the people has remained unbanked.

5. It depicts that ratio of number of small loan accounts to total number of loan accounts stood at 57.16% on an average, where as in terms of monetary unit the same ratio estimated at only 30.83%.The same variation of ratio can also be found in district wise picture. In case of North 24 Parganas district, the share of small loans to total loans ratio in respect of number stood at 74.59%, but the same ratio registered only 48% in respect of amount. So far as the Nadia district is concerned, out of total loan account 72.51% belongs to small borrowers but in terms of monetary unit only 38.61% of total loan amount provided to the small borrowers. On the other hand, the same ratios in case of South 24 Parganas district registered as 53.52% and only 11.89% respectively. The ratio of small loan accounts to total number of loan accounts in the districts of Burdwan, East Midnapur,Kolkata,Howrah, Bankura and Hooghly stood at 66.75%,62.13%,40.10%,55.77%,52.96% and 36.08% respectively. On the other hand, from the view point of monetary value the percentage of small loans to total loans of Burdwan, East Midnapur,Kolkata,Howrah,   Bankua   and   Hooghly   district   amounted   to 44.43%,33.35%,17.35%,31.82%,36.41% and 15.58% respectively. Hence, from the above analysis it is concluded that although the relative share of small loans in respect of number is much higher, but from the view point of monetary value the share of small loans as a per cent of total loans represents the timid picture. Thus it is being observed that in every district under study the net results have become almost the same. But it is expected that this sector should play an important role in providing credit to small and weaker sections of the society or in terms of providing priority sector lending. In this perspective it is important to mention that the objective of priority sector lending is to channelise credit to some of the vulnerable sections of the society, which may not be attractive for the banks from the point of view of profitability but are important for the interest of financial inclusion as well as economic development of the country. Now, from the side of financial inclusion it is expected that more and more people particularly with lesser per capita income (i.e. small borrowers) should come under the span of banking

services not only in numbers but also with monetary value. Only by this way the slogan of financial inclusion could be practically followed and then society will become economically sound.

6.   We have found from our study that at the lower side of the spectrum, 12.50% of the UCBs and Credit Societies (i.e.13 out of 104) had a credit deposit ratio of "less than 20%"and at the top end 41 UCBs and Credit Societies registered this ratio of "above 60%"and accounted for 39.42% of the total. On the other hand, 22.12% of the UCBs and Credit Societies (23 out of 104) fell in the range of credit deposit ratio "above 20% and up to 40%". The number of UCBs and Credit Societies having the credit deposit ratio within the range of "above 40% and up to 60%" stood at 27 (i.e. 25.96 % of total). The UCBs and Credit Societies in Burdwan district tops the list in tapping the C/D ratio to the tune of 81.33% on an average, followed by Kolkata(66.43), North 24 Parganas (60.07%),Howrah(55.89%) and South 24 Parganas district(51.95%). Here it is found that Bankura district occupied its position in the bottom of the table amounted only 30.99% as C/D ratio and followed by Nadia district (37.75%),Hooghly district(49.82%) and East Midnapur district(50.18%).The credit deposit ratio of UCBs and Credit Societies under study stood at 53.82% on an average, which is lower than the desired C/D ratio of 60%.This low credit deposit ratio proves that most of the urban co-operative banks and credit societies have followed conservative credit policy. This conservative lending mentality of the urban co-operative banks and non agricultural co-operative credit societies has not provided loans and advances to more and more people, which is one of the salient causes of financial exclusion. A bank's primary job is to break the concept of financial exclusion but the UCBs and non agricultural co-operative credit societies are not doing their destined job in a big way.

7.   Our study further revealed that the deposit of all urban co-operative banks of West Bengal (other than six salary earners banks) stood at Rs.2161.41 crore as on 31st March, 2011 as against Rs 2031.27 crore as on 31st March, 2010, revealing a growth of 6.4 per cent. On the other hand, total loans and advances of UCBs increased from   Rs 869.20 crore in 2009-10 to Rs.922.80 crore in 2010-11, registering a growth of 6.16 per cent. It is found that Contai Co-operative Bank Ltd. topped the list in tapping deposit to the tune of Rs.502.41 crore as on 31.03.2011 followed by Liluah Co-operative Bank, Boral Union Co-operative Bank, Baltikuri Co-operative Bank, Bhatpara Naihati Co-operative Bank and Hooghly District Co-operative Bank having deposit of Rs.116.46 crore, Rs.92.46 crore, Rs.84.21 crore, Rs.80.23 crore and Rs.69.49 crore respectively. On the other hand, review of deposits from available figure indicates that the deposit of non-agricultural co-operative credit societies of West Bengal stood at Rs.202.85 crore at the end of March, 2011, which was Rs. 191.16 crore as on 31.03.2010.Out of the urban co-operative credit societies Baksara   Co-operative Credit Society Ltd. has the highest deposit of Rs.39.16 crore as on 31.03.2011 followed by Bansabati Co-operative Credit Society of Rs.15.61 crore, South Dum Dum   Co-operative Credit Society of Rs.12.28 crore, South Howrah Co-operative Credit Society of Rs.11.64 crore

and Janakalyan Co-operative Credit Society which has the deposit of Rs.11.18 crore in 2010-11.Furthermore,Nadia Zila Ganatantrik Mahila Co-operative Society Ltd. occupied the highest deposit during 2010-11 amongst the Mahila Co-operative Credit Society. It has registered the deposit amounting Rs.9.95 crore as on March 31, 2011, followed by Bagnan 1 Mahila Bikash Co-operative Credit Society, Usha Multipurpose Mahila Co-operative Credit Society,Santragachi Mahila Bikash Co-operative Credit society and North 24Parganas Mahila Co-operative Credit Society Ltd.These societies have been registered the deposits to the tune of Rs.6.84 crore,Rs.6.77 crore,Rs.5.18 crore and Rs.3.75 crore respectively during 2010-11.

8.   The trend values of membership of urban co-operative banks and non agricultural co-operative credit societies were increasing over the period. The deviations between actual value and trend value have been found out. It is found that in most of the year under study the actual values of membership were less than the trend values. It is seen that out of nine districts, in case of Howrah, North 24 Parganas, Kolkata, Nadia and Burdwan, calculated value of Chi-square (χ^2) is more than the tabulated value, which implies that the difference between the actual values and the trend values in respect of number of members are significant.

9.   The trend values of demand deposits accounts of urban co-operative banks and non agricultural co-operative credit societies were showing upward movement during the period under study. From the Chi-square analysis it is found that all the nine districts exhibits same picture; i.e. calculated value of χ^2 of demand deposit accounts is more than the tabulated value. Hence, it can be concluded that the difference between the actual values and the trend values of number of demand deposit accounts are significant.

10.   Our study shows that the trend values of number of borrowers of urban co-operative banks and non agricultural co-operative credit societies were increasing over the period. Here, it is found that out of nine districts, in case of seven districts (namely, Howrah, Hooghly, North 24 Parganas, South 24 Parganas,Kolkata,Bankura and East Midnapur), calculated value of χ^2 is more than the tabulated value, which implies that the difference between the actual values and the trend values in respect of number of borrowers are significant.

11.   The volume of deposits of urban co-operative banks and non agricultural co-operative credit societies marked an increasing trend over the period under study. The trend values of deposits were showing upward movement during the period. It has become clear that out of nine districts, other than Kolkata, in case of all other eight districts, as the calculated value of Chi- square exceeds the tabulated

value, it indicates that the difference between the actual values and the trend values of deposits are significant

12.   The trend values of loans and advances of urban co-operative banks and non agricultural   co-operative credit societies were increasing over the period. Furthermore, it is observed that out of nine districts, in case of Howrah, Hooghly, Kolkata, Bankura and East Midnapur, calculated value of χ^2 is more than the tabulated value. Hence, conclusion can be drawn that the difference between the actual values and the trend values of loans and advances of urban co-operative banks and non agricultural co-operative credit societies are significant.

13.   By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services in terms of maintaining any forms of savings account to the majority inhabitants of the area under operation of the UCBs/Credit Societies following picture has come out :

District	No of UCBs/UCCs	No. of UCBs/UCCs having total number of deposit A/C per 100 adult population more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	5	>18
Hooghly	16	2	>11
North24 Pgs	20	0	>14
South24 Pgs	9	1	>7
Kolkata	14	0	>10
Nadia	6	1	>5
Burdwan	6	0	>5
Bankura	3	1	Not Applicable
East Midnapur	3	0	Not Applicable

Now, in case of each and every district, it is found that number of urban co-operative banks and /non agricultural co-operative credit societies having total number of deposit accounts(Demand Deposit and Term Deposit Account) per 100 adult population exceeding 50% have not crossed the cut off mark as per exact binomial test. Therefore, we can say that the majority of UCBs and non agricultural co-operative credit societies of the districts under study are not providing banking services in terms of holding any forms of savings account to the majority people of the area under operation of these banks and/Credit Societies.

14.   By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services in terms of maintaining any demand deposit accounts (i.e. savings account or current account or both) to

the majority people of the area under operation of the UCBs/Credit Societies, we can draw the following picture:

District	No of UCBs/UCCs	Number of UCBs/UCCs having number of demand deposit A/C per 100 adult population more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	0	>18
Hooghly	16	0	>11
North24 Pgs	20	0	>14
South24 Pgs	9	1	>7
Kolkata	14	0	>10
Nadia	6	0	>5
Burdwan	6	0	>5
Bankura	3	1	Not Applicable
East Midnapur	3	0	Not Applicable

In case of all the above nine districts it is found that number of urban co-operative banks and non agricultural co-operative credit societies with number of demand deposit accounts(savings account + current account) per 100 adult population exceeding 50% have not crossed the cut off mark as per exact binomial test. It implies that the majority of UCBs and non agricultural co-operative credit societies of the districts under study are not providing banking services in terms of maintaining any demand deposits account to the majority people of the area under operation of the UCBs/Credit Societies.

15. By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services in terms of maintaining membership account to the majority inhabitants of the area under operation of the UCBs/Credit Societies following picture has evolved :

District	No of UCBs/UCCs	Number of UCBs/UCCs having number of members per 100 adult population more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	0	>18
Hooghly	16	0	>11
North24 Pgs	20	0	>14
South24 Pgs	9	0	>7
Kolkata	14	0	>10
Nadia	6	0	>5
Burdwan	6	0	>5
Bankura	3	1	Not Applicable
East Midnapur	3	0	Not Applicable

So far as number of members is concerned, it depicts that none of the UCBs/Co-operative Credit Societies (except one in Bankura district) could not exceed 50% with respect to number of members per 100 adult population. Therefore, we can draw inference that none of the UCBs and non agricultural co-operative credit societies (except one in Bankura district) were found to be providing banking services in terms of maintaining membership accounts to the majority people of the area under operation of the UCBs/Credit Societies.

16.   By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services in terms of giving loans and advances to the majority people of the area under operation of the UCBs/Credit Societies following picture has come out :

District	No of UCBs/UCCs	Number of UCBs/UCCs having number of borrowers per 100 adult population more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	0	>18
Hooghly	16	0	>11
North24 Pgs	20	0	>14
South24 Pgs	9	0	>7
Kolkata	14	0	>10
Nadia	6	0	>5
Burdwan	6	0	>5
Bankura	3	0	Not Applicable
East Midnapur	3	0	Not Applicable

Now, from the view point of number of borrowers it is observed that none of the UCBs/Co-operative Credit Societies could not exceed 50% with respect to number of borrowers per 100 adult population. Therefore, it can be stated that none of the UCBs non agricultural co-operative credit societies was found to be providing banking services in terms of providing loans and advances to the majority people of the area under operation of the UCBs/Credit Societies.

From the above analysis it has now become clear that urban co-operative banks and non agricultural co-operative credit societies in West Bengal did not contribute any significant role in terms of providing banking services (in the form of maintaining savings or current or term deposit account or loan and advances account or membership account or all of these) to the larger portion of the population of the area under operation of the UCBs and Credit Societies of the state. Therefore, from the view point of financial inclusion, urban co-operative banks and non

agricultural co-operative credit societies cannot be considered to have fulfilled their objectives so far.

17.   By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services to the majority borrowers of the UCBs/Credit Societies in respect of share of number of small borrower account to total number of loans and advances account following picture has come on the surface:

District	No of UCBs/UCCs	Number of UCBs/UCCs having share of small loan account (number)to total number of loan account more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	18	>18
Hooghly	16	4	>11
North24 Pgs	20	**18**	>14
South24 Pgs	9	5	>7
Kolkata	14	9	>10
Nadia	6	5	>5
Burdwan	6	5	>5
Bankura	3	2	Not Applicable
East Midnapur	3	3	Not Applicable

Now, out of above nine districts it is found that in case of eight districts (other than North 24 Parganas) the frequency distribution of UCBs and Non Agricultural Co-operative Societies in respect of share of number of small borrower accounts to total number of loan accounts exceeding 50% could not   crossed the cut off mark as per exact binomial test. . Hence, we conclude that majority of UCBs and urban co-operative credit societies are not providing banking services in terms of advancing small loans (in number) to the majority borrowers of the UCBs/Credit Societies.   On the other hand, it is evident that out of   20 UCBs/Co-operative Credit Societies of North 24 Parganas district   as many as 18 UCBs/UCCs/MCCs had ratio of Small Borrower Accounts (in number) to total number of Loan Account more than 50%. Now, 18 out of 20 is a significant number as per exact binomial test. It implies that small loan constitutes a significant proportion of the total loan portfolio of the urban co-operative banks and non agricultural co-operative credit societies of North 24 Parganas district.

18.   By applying Exact Binomial Test for assessing whether majority of UCBs and non agricultural co-operative credit societies of West Bengal are providing banking services to the majority borrowers of the UCBs/Credit Societies in terms of share of amount of small borrowers account to total amount of loans and advances account, we can draw the following picture:

District	No of UCBs/UCCs	Number of UCBs/UCCs having share of small loan account to total amount of loan account more than 50%	Cut off mark as per EBT at 5% level of significance
Howrah	27	14	>18
Hooghly	16	2	>11
North24 Pgs	20	11	>14
South24 Pgs	9	5	>7
Kolkata	14	6	>10
Nadia	6	2	>5
Burdwan	6	4	>5
Bankura	3	1	Not Applicable
East Midnapur	3	1	Not Applicable

From the above it is apparent that the number of UCBs/UCCs having ratio of small loan account to total amount of loans and advances more than 50% stood at 14,2,11,5,6,2,4,1 and 1 for the districts of Howrah, Hooghly, North 24 Parganas, South 24 Parganas, Kolkata,Nadia,Burdwan,Bankura and East Midnapur respectively. Now, these numbers are not significant as per exact binomial test. So, in case of all the above nine districts it is found that number of urban co-operative banks and /non agricultural co-operative credit societies having relative share of small borrower's accounts to total amount of loans and advances account exceeding 50% could not   cross the cut off mark as per exact binomial test. Therefore, we can reassert that the majority of UCBs and urban co-operative credit societies are not providing banking services in terms of advancing small loans (in amount) to the majority borrowers of the UCBs/Credit Societies.

19.   By applying Z test for assessing whether the of adult population of the area under the operation of urban co-operative banks and/non agricultural co-operative credit societies is under the purview of banking services in terms of maintenance of deposits accounts or not, we get the following picture: (Here, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total

deposit accounts holding to adult population or adult women, in case of Mahila Co-operative Bank/Society)

District	UCBs/UCCS/MCCS	OV	TV$_{0.5}$	TV$_{0.1}$	H$_0$	H$_1$
Howrah	Urban Co-op bank/ Urban co-op Cr. Society	-914.48	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-621.35				
Hooghly	Urban Co-op bank/ Urban co-op Cr. Society	-717.59	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1341.2				
24 Pgs(N)	Urban Co-op bank/ Urban co-op Cr. Society	-1009.5	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-612.3				
24 Pgs(S)	Urban Co-op bank/ Urban co-op Cr. Society	-760.32	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-438.64				
Kolkata	Urban Co-op bank/ Urban co-op Cr. Society	-2077.99	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1793.25				
Nadia	Urban Co-op bank/ Urban co-op Cr. Society	-425.91	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1249.01				
Burdwan	Urban Co-op bank/ Urban co-op Cr. Society	-199.09	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-862.45				
Bankura	Urban Co-op bank/ Urban co-op Cr. Society	-57.62	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-338.06				
East Midnapur	Urban Co-op bank/ Urban co-op Cr. Society	-2419.04	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-994.14				

Now, in case of each and every district it is found that the observed value of Z is less than tabulated value at 5% and 1% level of significance. So null hypothesis has been rejected. Hence, we conclude that in terms of holding of deposits account majority of adult population of the area under the operation of urban co-operative banks/credit societies is not under the purview of banking services provided by these banks/ credit societies.

20.   By applying Z test for assessing whether majority of adult population of the area under the operation of urban co-operative banks and/non agricultural co-operative credit societies is under the purview of banking services in terms of maintenance of demand deposits accounts or not, the following picture has come out: (Here, H$_0$: P = 0.5 against   H$_1$: P > 0.5 ; where P = Proportion of demand deposit accounts holding to adult population or adult women, in case of Mahila Co-operative Bank/Society)

District	UCBs/UCCS/MCCS	OV	TV$_{0.5}$	TV$_{0.1}$	H$_0$	H$_1$
Howrah	Urban Co-op bank/ Urban co-op Cr. Society	-1265.81	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-763.74				
Hooghly	Urban Co-op bank/ Urban co-op Cr. Society	-826.03	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1341.60				
24 Pgs(N)	Urban Co-op bank/ Urban co-op Cr. Society	-1081.37	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-673.03				
24 Pgs(S)	Urban Co-op bank/ Urban co-op Cr. Society	-809.29	1.645	2.33	Accepted	Rejected

District	UCBs/UCCS/MCCS	OV				
	Mahila Co-op Bank/Credit Society	-447.03				
Kolkata	Urban Co-op bank/ Urban co-op Cr. Society	-2101.29	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1786.53				
Nadia	Urban Co-op bank/ Urban co-op Cr. Society	-515.92	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1249.47				
Burdwan	Urban Co-op bank/ Urban co-op Cr. Society	-270.47	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-870.92				
Bankura	Urban Co-op bank/ Urban co-op Cr. Society	-123.94	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-342.97				
East Midnapur	Urban Co-op bank/ Urban co-op Cr. Society	-2508.49	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1003.12				

Now, in case of all the above nine districts it is found that the observed value of Z does not exceed the tabulated value at 5% and 1% level of significance. So there is no reason to reject null hypothesis. Therefore, we can say that in terms of holding of demand deposit account majority of adult population of the area under the operation of urban co-operative banks/credit societies is not under the purview of banking services provided by these banks/ credit societies.

21.   By applying Z test for assessing whether majority of adult population of the area under the operation of urban co-operative banks and non agricultural co-operative credit societies is under the purview of banking services in terms of holding membership or not, the values ascertained are shown as under: (Here, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of total number of members to adult population or adult women, in case of Mahila Co-operative Bank/Society)

District	UCBs/UCCS/MCCS	OV	$TV_{0.5}$	$TV_{0.1}$	H_0	H_1
Howrah	Urban Co-op bank/ Urban co-op Cr. Society	-1359.55	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-775.58				
Hooghly	Urban Co-op bank/ Urban co-op Cr. Society	-950.59	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1342.42				
24 Pgs(N)	Urban Co-op bank/ Urban co-op Cr. Society	-1196.23	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-679.42				
24 Pgs(S)	Urban Co-op bank/ Urban co-op Cr. Society	-859.41	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-475.21				
Kolkata	Urban Co-op bank/ Urban co-op Cr. Society	-2117.91	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1786.53				
Nadia	Urban Co-op bank/ Urban co-op Cr. Society	-595.77	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1247.31				
Burdwan	Urban Co-op bank/ Urban co-op Cr. Society	-318.79	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-874.27				
Bankura	Urban Co-op bank/ Urban co-op Cr. Society	-76.14	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-349.31				
East Midnapur	Urban Co-op bank/ Urban co-op Cr. Society	-2552.61	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1007.71				

Now, it is evident that in case of each and every district the observed value of Z does not exceed the tabulated value at 5% and 1% level of significance. Therefore, there is no reason to reject the null hypothesis. Hence, so far as membership is concerned, majority of adult population of the area under the operation of urban co-operative banks and non agricultural co-operative credit societies is not under the purview of banking services provided by these banks/ credit societies.

22.	By applying Z test for assessing whether majority of adult population of the area under the operation of urban co-operative banks and/non agricultural co-operative credit societies is under the purview of banking services in terms of providing loans and advances or not, the observed and table values are shown as under: (Here, $H_0 : P = 0.5$ against $H_1 : P > 0.5$; where P = Proportion of borrower's accounts holding to adult population or adult women, in case of Mahila Co-operative Bank/Society)

District	UCBs/UCCS/MCCS	OV	$TV_{0.5}$	$TV_{0.1}$	H_0	H_1
Howrah	Urban Co-op bank/ Urban co-op Cr. Society	-1536.66	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-853.25				
Hooghly	Urban Co-op bank/ Urban co-op Cr. Society	-1100.49	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1344.02				
24 Pgs(N)	Urban Co-op bank/ Urban co-op Cr. Society	-1254.29	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-682.60				
24 Pgs(S)	Urban Co-op bank/ Urban co-op Cr. Society	-964.82	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-484.25				
Kolkata	Urban Co-op bank/ Urban co-op Cr. Society	-2153.17	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1788.81				
Nadia	Urban Co-op bank/ Urban co-op Cr. Society	-676.72	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1255.04				
Burdwan	Urban Co-op bank/ Urban co-op Cr. Society	-383.52	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-891.46				
Bankura	Urban Co-op bank/ Urban co-op Cr. Society	-265.71	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-353.67				
East Midnapur	Urban Co-op bank/ Urban co-op Cr. Society	-2576.18	1.645	2.33	Accepted	Rejected
	Mahila Co-op Bank/Credit Society	-1013.49				

Now, in case of all the above nine districts it appears that the observed value of Z does not exceed the tabulated value at 5% and 1% level of significance. So null hypothesis has been rejected. Hence, we can draw the conclusion that in terms of providing loans and advances, the majority of adult population of the area under the operation of urban co-operative banks/credit societies is not under the purview of banking services provided by these banks/ credit societies.

23.	In section II, analysis has been made on the basis of the primary data. For selection of sample beneficiaries at first one UCBs/UCCSs are chosen from each of the district Howrah, Hooghly, North 24

Parganas, South 24 Parganas, Kolkata, Nadia, Burdwan, Bankura and East Midnapur. Thereafter, 100 members/ Accounts holders have been selected at random from each of the selected UCBs/UCCSs of the concerned districts, i.e. as a whole 900 sample beneficiaries have been selected. Different variables like earnings, incomes, expenditure, savings, credit/borrowings, age, education, etc have been used for the purpose of our study. Two-way tables have been formed for all the variables considered under the study to present a comparative analysis relating to role of urban co-operative banks and non agricultural co-operative credit societies in the area of financial inclusion in West Bengal. The Chi-square test (χ^2) has been applied for adjudging whether two attributes are related or independent. The Chi-square test (χ^2) statistic is used to test the null hypothesis (H_0) with appropriate degrees of freedom. The attributes which have been taken into consideration are:

- Age of the members and their banking habit in terms of maintain demand deposits account in the society/UCB

- Profession of the members and access to bank services in terms of holding of savings/current account in the society/UCB

- Educational attainment of the members and access to bank services in terms of holding of savings/current account in the society/UCBs

- Income level of the members and access to bank services in terms of holding of savings/current account in the society/UCBs

- Sexual status of the members and access to bank services in terms of holding of savings/current account in the society/UCB

- Distance of the nearest bank from house of the members and maintenance of savings/current account in the bank

- Age of the members and access to bank services in terms of availing of loans from the society/UCB

- Profession of the members and access to bank services in terms of availing of loans from the society/UCB

- Sexual status of the members and access to bank services in terms of availing loans from the society/UCB

- Income of the members and access to bank services in terms of availing loans from the society/UCB

Now, from the statistical analysis as being emerged on the basis of the result of the field survey the following table has been constituted.

Parameters	No of cases Significant	Total number of case	Significant (%)
Age of the member & maintenance of SB/CC/TD A/C	5	9	55.55
Profession & maintenance of SB /CC/TD A/C	6	9	66.67
Educational attainment & holding of SB/CC/TD A/C	7	9	77.78
Income level& maintenance of SB/CC/TD A/C	6	9	66.67
Sex status & maintenance of SB/CC/TD A/C	5	6	83.33
Distance & maintenance of Bank A/C	6	9	66.67
Age of members& loan habit	3	9	33.33
Profession & loan habit	3	9	33.33
Income level & loan habit	5	9	55.55
Sex status & loan habit	1	6	16.67

From the above table the following inferences can be drawn:

➢ While conducting the X^2 test to observe whether there is any significant relation exist between age of the members and maintenance of savings/current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 5 out of 9 cases (i.e. 55.55%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➢ In case of conducting the X^2 test to observe whether there is any significant relation exist between social activities/profession of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, in majority of the cases it is implied that the profession has a great role in relation to holding of savings/current/term deposit account in the UCB/society.

➢ While conducting the X^2 test to observe whether there is any significant relation exist between educational qualification of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 7 out of 9 cases (i.e. 77.78%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, it is concluded that educational attainment has great impact on willingness to enter in the banking fold in terms of holding savings/current/term deposit account in the society.

➤ While conducting the X^2 test to observe whether there is any significant relation exist between income level of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes,i.e. income level of the members and maintenance of savings / current/term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies.

➤ While conducting the X^2 test to observe whether there is any significant relation exist between sexual status of the members and maintenance of savings / current /term deposit account in urban co-operative banks and/ non agricultural co-operative credit societies in 5 out of 6 cases (i.e. 83.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➤ In the course of conducting the X^2 test to observe whether there is any significant relation exist between distance of the nearest bank from the residence of the members and maintenance of savings / current /term deposit account in banks (other than UCBs/UCCSs) in 6 out of 9 cases (i.e. 66.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes. Hence, it can be said   that distance of the house has played a significant role for accessing the banking facility in terms of maintenance of savings/current/term deposit account in the bank.

➤ In case of conducting the X^2 test to observe whether there is any significant relation exist between age of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 3 out of 9 cases (i.e. 33.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➤ While conducting the X^2 test to observe whether there is any significant relation exist between social activities/profession of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 3 out of 9 cases (i.e. 33.33%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➤ In the course of conducting the X^2 test to observe whether there is any significant relation exist between income level of the members and loan taking habit from the urban co-operative

banks and/ non agricultural co-operative credit societies in 5 out of 9 cases (i.e. 55.55%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

➢ While conducting the X^2 test to observe whether there is any significant relation exist between sexual status of the members and loan taking habit from the urban co-operative banks and/ non agricultural co-operative credit societies in 1 out of 6 cases (i.e. 16.67%) H_0 has been rejected. Now, rejection of H_0, here, means that significant relationship was found between the stated attributes.

Overall Findings from the primary survey

The primary survey from 900 sample beneficiaries (i.e. 100 sample respondents from each of selected nine UCBs/NACCSs) reveals the following finding:

➢ From the sample 61.2% have bank accounts and 38.8 % don't have bank account.

➢ Out of the respondents having bank accounts in UCB/NACCS, 56 % belongs to male and 44 % belongs to female. But here it is pertinent to mention that out of 900 members of 9 UCBs/NACCSs, 3 societies are in the category of Mahila Co-operative Credit Societies. So if we not consider these three societies then out of 600 sample members the above stated share becomes 83% and 17% respectively. Hence, there is significance impact of the urban public's gender on their having the bank account.

➢ There is significance impact of occupation on having the bank account. It was observed that that farmers, those who are doing job and those who have own business they have bank account at a higher percentage of 55.4%, 59.8% and 68.7% respectively but other category of people(e.g. house wife, students etc) occupies relatively lesser share.

➢ There is significance impact of the urban public's education on the having the bank account. It is found that out of the respondents having educational attainment of H.S. level 72.9% have access to the UCB/NACCS in the form of holding bank account and 61.7% graduate have bank account. Furthermore, only 36.2% illiterate have the bank account.

➢ ☐From the sample member 71.62% people have saving accounts and 4.12% have current account and 24.26 % have fixed deposits. Thus urban people use more services of the saving account and fixed deposits but they don't prefer current account for their occupations.

➢ There is significance impact of annual income of urban public on their having a bank account.

> Initial deposit is the first step to attract the customers, so UCB/NACCS has to offer the bank account as per their needs and situations. From 61.2% having a bank account, no account is found as "no frills" account whereas 71.9% opened it with an initial deposit ranging from Rs.100 to Rs.500. Therefore, the concept of "No Frills Account" has not been followed by the urban co-operative banks and non agricultural co-operative credit societies so far. Although, it is important to mention that in most of the cases the minimum maintainable balance in the Savings Account of UCBs stands at very low (Rs.100 to Rs.500).

> It is evident that out of sample members 62.9% have SB/CC account with other banks, of which 77.4% respondent's residence are within 1 k.m distance from the nearest bank and rest member's house are located beyond 1km distance from the nearest bank. Hence, it can be said that distance of the house has played a significant role for accessing the banking facility in terms of maintenance of savings/current account in the bank.

> From the sample respondents 44.9% have availed loan from the UCB/NACCS and 55.1 % don't have loan account. It is observed that out of sample members engaged in agriculture, 32.6% have availed loan from the UCB/NACCS and out of the respondents having profession business, 53.3% have taken loan from the bank/society. Furthermore, 42.6% sevice men have availed the loan facility from the UCB/society. Therefore, the business men need the loan of higher amounts.

> 57.3% of the respondents visit the UCB/NACCS just once in a month and only 7.9% visit it more than 5 times.

> People who have accounts mainly use the services of depositing money, withdrawing money and entry in passbook. Number of people visiting bank for depositing cheque, obtaining loans and repayments is quiet less.

> The main reason for not opening an account initially is requirement of documents for opening Account. Banking procedure, illiteracy, knowledge of banking services, low income and assets, are other reasons.

> It is observed that out of the respondents, 18% have availed loan from the money lenders.

> □People avoid taking loan from banks because of lengthy legal procedure and insistence of collateral.

> People have chosen UCB/NACCS as their bank because these are nearer to their place. Bank timing as well as homely environment has also play a significant role in this respect.

Problems and Weaknesses- Challenges before Urban Co-operative Banks and Non Agricultural Credit Societies:

In general, there are few factors which are affecting financial services to take off, such as, limited literacy, stringent terms and conditions, complicated procedures, low level of income, lack of awareness. This research work identifies the pitfalls of the concerned sector in promoting the financial inclusion and suggests a framework or design strategies for ensuring financial inclusion of the poor and disadvantaged people. These areas are:

1.   The success of cooperatives ultimately depends upon their ability to perform their duties and fulfill the expectations of their members. Banking Cooperatives are sometimes organised and administered by those who lack both the qualifications and the experience necessary for the job. This factor alone accounts for a large number of cooperatives' failures and the uneven development of the movement in the country. The importance of efficient management cannot, therefore, be over emphasised.This sectors are suffering from the **lack of professional management**- in most of the cases approach is very much casual. In the deregulated environment and stiff competition in the banking sector, due to lack of professionalism in carrying out banking activities, the weakness of UCBs has become more apparent. For historical reasons and on account of co-operative character and democratic set up, these banks are being controlled by elected members having no expertise in managing the affairs professionally.

2.   In co-operative banks, there is **lack of proper governance**. **Corporate governance** has great relevance in the present environment. Co-operative banks are supposed to run on ethical values to conduct their business and their success rest on the honesty and integrity of board members. The recent failure of a large number of urban co-operative banks (viz, Bally Co-operative Bank, Bantra Co-operative Bank, Kasundia Co-operative Bank, Rahuta Union Co-operative Bank, Boral Union Co-operative Bank, Bhatpara Naihati Co-operative Bank, Baranagar Co-operative Bank, Ramkrishnapur Co-operative Bank, etc) has threatened the very survival of this sector. As there is **no formal system of corporate governance** in co-operative banks, many banks have become the hot bed of political patronage, unscrupulous financial practice and gross mis-management. This are sending wrong signals to the right minded people who have faith and confidence over co-operative banking and have deposited a sizeable portion of their savings in these banks. To exercise proper control on their operations in order to safeguard depositors and other stakeholders' interest, good corporate governance is the only alternative.

3.   Many urban co-operative banks and non agricultural co-operative credit societies even now continue to follow **age-old system and procedures**, which are not competent in the present technologically driven banking environment. Except a handful of UCBs, technological development in Information Technology or computerised data management is conspicuously absent. Functioning in a highly technologically advanced banking environment in the country is in itself a challenge and an opportunity for the UCBs to upgrade to a computerized environment so as to focus on more business opportunities and render better customer service. These technological platforms provide an impetus for growth. The role of training and educating not only the staff but also the customers about the various technology based banking and financial services also plays an important part here. The use of technology in expanding the banking outreach has been an area of focus for the Reserve Bank. Technological innovation has not only enabled a broader reach for consumer banking and financial services, but has enhanced its capacity for continued and inclusive growth. Use of IT reduces the costs of financial transactions, improves the allocation of financial resources, and increases the competitiveness and efficiency of financial institutions. Most importantly, it enables to take any product or service to the general people.

4.   In case of co-operative banking the modern banking tools like e-banking, tele banking, mobile banking, net banking, ATM, etc have not been used so far. India is experiencing an explosion in the use of mobile communication technology. Mobile phone users now belong to all strata of society, spread across metropolitan, urban, semi-urban and rural centres. Banks and financial service providers can leverage the advantage by reaching out to people through this medium for providing various financial and banking services. The mobile phone can function as a multi-application smart card, thus making banking services available to virtually every mobile phone owner. This holds substantial promise as the delivery vehicle of the future - there is huge potential and an exciting opportunity.

5.   Another area suffering this sector is the **poor Management Information System (MIS)** which is very important with regard to technology implementation for internal purpose in UCBs. The MIS reports so generated help the top management as an effective risk management and a strategic decision making tool. The challenge now lies in taking greater advantage of new technologies and information-based systems and expanding the coverage of the banking services to under-served markets in rural and semi-urban areas.

6.   It is pertinent to mention that **interference of the politicians** in the organisation vitiates   co-operative movement. Politically insulated environment prevailing in the organisation at the management level is a hindrance of this sector. One of the most disturbing features of the movement is that it is increasingly passing on to the hands of the politicians and vested interests. In some cases, groupism and rivalries in different political parties get reflected in the party-wise panels contesting the election of the banks and serious distortion in the credit disbursement and recovery process.

7.   The concept of "**No Frills Account**" has not been followed by the urban co-operative banks and non agricultural co-operative credit societies in a big way so far. Although, it is pertinent to mention that in most of the cases the minimum maintainable balance in the Savings Account of UCBs stands at very low (Rs.100 to Rs.500).But on contrary "No Frill Account" is a popular business strategy of commercial banks.

8.   It is apparent that the lending to micro and small sectors forms a very negligible share of the total lending of the urban co-operative banks and non agricultural co-operative credit societies of West Bengal. The analysis has found that the small loan has occupied an insignificant share of total loans and advances of this sector. It is very unfortunate that still this sector (other than Contai Co-operative Bank, Bagnan I Mahila Bikash Co-operative Credit Society, Canning Mahila Co-operative Credit Society, Nadia   Zila Ganatantrik Mahila Co-operative Society) is failed to explore the new avenues in the area of micro finance and self help groups. It is here important to mention that micro finance and SHGs can play a significant role in promoting financial inclusion and inclusive growth.Hence, this sector must be encouraged to take up "**micro credit**" in a big way.

9.   In most of the cases it has been found time and again that the **efficiency of employees** of this sector is far **below** than that of commercial bank employees due to the **defective recruitment policy** and lack of adequate qualitative training. For most urban co-operative banks and non agricultural co-operative credit societies, the personnel appointed are drawn from the local level, often sacrificing competitiveness in quality. Instances of political or bureaucratic interference in the selection of personnel are not uncommon. Most of the employees of this sector are untrained in the modern practice of banking or financial management. The management of the UCBs/UCCSs is, therefore required to look after the matter with proper care. Specialised workshop training for UCBs should be given to all its employees in order to increase their performance in co-operative banks. Because now a days, especially in the era of competitive market, when the slogan is survival of the fittest, it is not prudent to compromise with quality and efficiency. So in order to increase the operation as well as volume of business, for accommodating more and more people under the purview of this sector the management should seriously look into the matter.

Suggestions:

On the basis of the discussions that we have made from chapter I to chapter VI of the study, we now offer the following suggestions for improving the efficiency and effectiveness in the operation of urban co-operative banks and non agricultural co-operative credit societies which will ultimately lead to promote financial inclusion:

1. The UCBs and NACCSs should take the initiative for opening "**No Frills Account"** to the vast   sections of disadvanged and low-income group. Hence, all UCBs and societies are urged to give wide publicity to the facility of such "No Frills Account" so as to ensure greater financial inclusion.

2. This sector can also go for such schemes for opening of saving bank and other accounts treated as low cost deposit so that deposit base as well as clientele base of the banks will take a remarkable shape. In this respect, banks can introduce effectively various **innovative deposit schemes** like women's savings, children's savings, savings scheme for youth, daily collection etc.If these things are adopted then the horizon of financial inclusion will become much more larger and more and more people will understand the basic meaning of co-operative banking.

3. With a limited area of operation for so many decades together urban co-operative banks could not expand their business in another area in general. At this juncture, it should have Governmental support and Government should liberalise this area of operation for UCBs, so that they could increase their business at their will.

4. It is strongly suggested that the UCBs and NACCSs should increase their **credit deposit ratio**. In this context, these banks/societies should go for more publicity and advertisements whereby they will let public know their marketing package of different attractive loans scheme.

5. All UCBs should come under **one umbrella** (i.e. **core banking**). The UCBs ought to seriously consider the ways of networking amongst themselves and aggregating their resources, so that they have the advantage of size while approaching the financial markets and dealing with larger entities. Thchnological upgradation is a sine qua non for the progress and business competitiveness. Computerisation of the front office and back office functions is a must, quick payments, remittance of funds, deployment and management of fund require technological support. Technology is costly and it is not possible for a single UCB to equip itself. It is, therefore, extremely necessary that joint efforts be initiated to create a single technological platform through electronic connectivity and networking which will reduce per capita cost and

extend reach of banks like WBSCB, UCBs, DCCBs, units of WBSCARDB etc. Besides, Co-operative sector can have single **ATM** network with inter-connectivity. In this respect, West Bengal State Co-operative Bank can act as a coordinator and facilitator for the whole process.

6. Urban co-operative banks, with their newly formed emphasis on prudential norms, need a high degree of **professionalism in management**. The board of directors, in the era of competitive environment, need professional and forward looking attitude in taking final decision on crucial aspects of risk management, credit policy, NPA management, investment strategies, marketing plan and asset-liability management (ALM).

7. This sector should consider **technology up gradation** to cope up with changing banking scenario. What we have to have now is an appropriate business delivery model, which will facilitate taking the banking services to the doorsteps of the people at a lesser cost. The technology based solution would go a long way for achieving inclusive growth for this purpose.

8. The UCBs must be encouraged to take up "**micro credit**" in a big way. It must work in the urban informal economy for the urban and semi urban poor. Survival of UCBs depends on broadening their membership base and thereby business and this requires exhaustive fieldwork. This will enhance their deposit base as well as their scope for lending at micro level. In this way urban co-operative banks will be working as **"Special Purpose Vehicle (SPV)" for Micro Finance** for reducing poverty and helping the informal economy to grow, which will ultimately reduce poverty.

9. It will be prudent to adopt **corporate governance** in the field of urban co-operative banks. It is the system by which business are directed and controlled by the management in the best interest of the stakeholders and others ensuring greater transparency and better and timely financial reporting. The core principles of corporate governance are fairness, transparency, accountability and responsibility. To exercise proper control on their operations in order to safeguard depositors and other stakeholders' interest, good corporate governance is the only alternative.

10. The management of the banks and/ societies should be very much **cautious** against weakness, which generally creeps in through the **political interference** directly or indirectly in the operations of the banks/societies.

11. It is required to induct **new generation** into the field of co-operative movement and imbibe them with co-operative ideology. The management of the urban co-operative banks an societies should go for a motivated team of energetic, dynamic and hard working young people.

12. The management of the bank/society should introduce **Customer Service Audit** where the selected members of the board and officers of the bank/society will interact all the customers for a particular month. In this way the management may identify those areas, which leads ineffectiveness and deficiencies in the operation of the bank/society, and finally it can consider the suggestions of the customers for

improvement of customer service. If they can satisfy their customers, customers in turn will increase their profitability and overall return on investment (ROI).By this way more and more people will get interested and they will enroll their name as a regular customer. In this way financial inclusion will become more effective and reachable.

13.   The urban co-operative banks and societies can collect and pay **utility bills** like telephone bill, electricity bill, corporation tax, municipality tax on behalf of the customers, which can be a good source of earning other income by the banks. This also generates goodwill, as the bank/society is able to give value added services to its customers. Collection of such bills also attracts walk-in customers who become attracted to the services offered by the bank/society and may end up becoming their regular customers and ultimately which enlarge the scope of financial inclusion.

14.   **Intensive awareness, financial literacy and promotion drive** is become necessary to create an in depth impact on the masses for ensuring greater financial inclusion. In this perspective the following measures may be taken:

> ➤ The Government should promote introduction of basic banking-relevance, services, and merits as a topic in secondary and higher secondary classes in all education institutions.
> ➤ Government sponsored publicity campaigns through all medias-radios, televisions, newspapers, movies, local panchayet, municipality and local stage shows, etc.
> ➤ It should design and organise aggressive education cum promotion campaigns to enhance financial literacy and awareness, as well as to remove the doubts and apprehensions that the people have towards the banking services.
> ➤ Banks/societies should involve the knowledgeable and well-informed local inhabitants in such activities. It will help this sector to consolidate and ensure prompt and extensive response from the populace.

Conclusion:

As urban co-operative banks and non agricultural co-operative credit societies are mainly local area banks/societies, its health is inextricably linked with the local economy. It is important here to mention that if there is a sudden downturn of the local economy due to closure or sickness of big factories situated in the same locality which in fact provided jobs to the local people, or if many small establishments in the area loose business due to sudden loss of its market, then it will have adverse impact on both deposit and credit portfolio of the local urban

co-operative bank/societies. Thus deposits are being withdrawn by the people and loans are not being repaid on time, which will ultimately lead to a mounting NPA.The bank/society gets a severe jolt, as it can't go elsewhere for business. Thus it is being seen that all these reasons are putting adverse effect over financial inclusion.

The advent of Chit Fund has played a blocking role for financial inclusion. People in sometime shifted their attention to chit fund at large for earning quicker money but gradually they came to realise the ultimate hollowness of chit fund. This sudden development of chit funds did not allow particularly post offices, urban co-operative banks, and non agricultural co-operative credit societies to play their role competitively in the society. People, particularly rural and urban people at that time were running after chit funds. Years after years these chit funds have deceived people, and therefore, have made their life troublesome. But now (particularly after **Sarada Chit Fund** episode) a general trend can be seen that people are not taking that interest any longer which they used to have some years back. Now, the time has come for these co-operative banks to tap these untapped people who used to bestow their faith over chit funds. This untapped group will become more interested if they get good schemes or plans to invest on. This favourable situation will make a sea-change for the performance of urban co-operative banks and non agricultural co-operative credit societies in the field of financial inclusion. Let this co-operative sector utilise this opportunity by inculcating banking habits among the rural and urban masses through proper financial education and literacy programme. In this way this sector as a whole, can enhance its volume of business and increase the connectivity with the people in terms accessing the bank services.

The general scenario of some urban co-operative banks and non agricultural co-operative credit societies are good and on the other hand, there are others in large who number could not show good performance in the area of financial inclusion. There are some UCBs/societies who played some good roles in a dissipated manner, increasing their volume of business, member and customer base, connectivity with the people, etc.In this way these societies have played a remarkable role in the field of financial inclusion. As the track records of some stronger urban co-operative banks and urban co-operative credit societies (like, Contai Co-operative Bank Ltd, Liluah Co-operative Bank Ltd, Baidyabati Sheoaraphulli Co-operative Bank Ltd,,Konnagar Samabay Bank Ltd, Shibpur Co-operative Bank Ltd,Kalna Town Co-operative BankLtd, The Nabapally Co-operative Bank Ltd,Hooghly Co-operative Credit Bank Ltd., and Baksara Co operative Credit Society Ltd, Bagnan I Mahila Bikash Co-operative

Credit Sociey Ltd,South Howrah co-operative Society Ltd,,Canning Mahila Co-operative Credit Society Ltd, etc) reveal that they have been quite successful in popularising savings bank deposits as an effective means of spreading of banking habits in the inhabitants. Through this process they have built up reasonably wide deposit base as well as member base. These banks/societies have also done significant role in providing loans and advances to the members. However, in general the overall picture is still dismal, because still now a large number of people are outside the periphery of banking services provided by these banks/credit societies. That is why financial inclusion shall have to play a more aggressive role in order to bring more and more people under its ambit. To increase the reachability of the common people has always been a prime objective or aim of financial inclusion. Financial inclusion is the only get way or window through which these people could enrich their standard of living and general bankability.

Urban co-operative banks and non agricultural co-operative credit societies with their deep-rooted connections with local communities can easily inspire the trust of small savers and borrowers. By being local in nature and closely interlink with the local community, this co-operative sector as a whole have a clear advantage over commercial banks. The most striking feature of these banks/societies is that they are very homely and people-inviting in nature. It can enjoy confidence of local people with their simplicity, close contact, local feel and involvement. It is easier for the UCBs to break the psychological barrier that proves prohibitive in the last phase of financial inclusion – create trust for the bank among its target community and bring customers within its fold. This co-operative organisation takes active part in local communities and local development with a stronger commitment and social responsibilities. This sector must be encouraged to take up "micro credit" in a big way.

. The topic of financial inclusion has remained a theoretical entity but in practice we can see clearly that it did not get its full implementation till now. We, therefore, shall have to go miles further to attract more and more people through social campaign and social realisation programme (such as Financial Literacy Programme) towards financial inclusion. Days will come when local panchayet, municipality will participate in this social realisation programme and this dual partnership will become the driving force of financial inclusion.

The objective of "inclusive growth with stability emphasized in the eleventh Plan (2007-2012), which is not possible without achieving universal financial inclusion. The concept of "inclusion" should be seen as a process of including the excluded as agents whose participation is essential in the very design of the development process, and not simply as welfare targets of development programmes. The banks will really have to gear up for successful implementation of financial inclusion plans. We hope that people in future will realise the importance of financial inclusion and thereby get themselves connected

with the banking services, which in turn will improve their socio economic condition. Therefore, urban co-operative banks and non agricultural co-operative credit societies shall have to become more vigilant and productive in fulfilling these gaps by offering timely and appropriate banking services. These banks/ societies should take part in this development process, because these are suitable to fill existence gaps in banking and credit needs in urban and semi urban areas at comparatively less costs of operation. These are the best vehicles for taking banking to the doorsteps of common men, unbanked people in urban and semi- urban areas in particular. These co-operative banks and societies are sure to win in the race because they are from the people, by the people and of the people.

APPENDIX-1
Trend in Membership Number of UCBs, UCCSs, MCCSs of Howrah District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bantra Co-operative Bank	36118	36409	37055	33616	33558
Baltikuri Co-operative Bank	11014	11240	12041	12545	12670
Bally Co-operative Bank	20062	20025	19193	19193	19193
Liluah Co-operative Bank	11771	11880	11973	12072	12361
Kasundia Co-operative Bank	16259	16233	16188	16173	16177
Shibpur Co-operative Bank	19736	19889	20015	20214	20478
Urban Co-operative Credit Societies (UCCSs)					
Baksara Co-operative Credit Society	22390	22865	23161	24594	26774
Boluhati Co-operative Credit Society	922	921	920	928	934
Ghoshpara Co-operative Credit Society	*	*	1515	1533	1606
South Howrah Co-operative Credit Society	3489	3537	3698	3663	3627
Bankra Co-operative Credit Society	6648	6895	7168	8465	9497
Prasastha Co-operative Credit Society	1295	1463	1730	1817	1991
Podrah Co-operative Credit Society	678	685	705	708	727
Jhikiria Babasayee Co-operative Credit Society	985	1028	1125	1370	1689
Makardaha Co-operative Credit Society	540	551	558	570	585
North Howrah Co-operative Credit Society	472	485	493	471	451
Salkia Co-operative Credit Society	601	615	626	625	648
Udaynarayanpur Amta Co-operative Credit Society	3062	3180	3362	3572	3792
Mahila Co-operative Credit Society (MCCSs)					
Bagnan Mahila Bikash Co-operative Credit Society	13926	16217	18370	19953	21494
Nari Pragati Co-operative Credit Society	1019	1025	1047	1037	1021
Udaynarayanpur Amta Mahila Co-operative Credit Society	465	485	494	503	528
Subhas Mahila Pragati Co-operative Credit Society	1054	1164	1222	1277	1416
Bally Prafullamoyee Mahila Co-operative Credit Society	1275	1282	1283	1283	1284
Panchla Mahila Co-operative Credit Society	9086	9325	9667	10049	14966
Santragachi Mahila Bikash Co-operative Credit Society	2560	2616	2914	3054	3834
Agragami Mahila Co-operative Credit Society	*	327	332	362	384
Paschim Howrah Mahila Co-operative Credit Society	1556	1705	1673	1976	2005
Total	186983	192047	198528	201623	213690

APPENDIX-2
Trend in Membership Number of UCBs, UCCSs, MCCSs of Hooghly District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs))					
Baidyabati Sheoraphuli Co-operative Bank	16203	16271	16383	16562	16691
Hooghly District Co-operative Credit Bank	10118	10266	10351	10532	10588
Nabagram Peoples Co-operative Bank	2862	2902	2944	2868	2824
Konnagar Co-operative Bank	5324	5526	5680	5996	5511
Uttarpara Co-operative Bank	44102	44685	45261	45789	46432
Urban Co-operative Credit Society (UCCSs)					
Bansabati Co-operative Credit Society	6865	6813	6800	6776	6737
Barijhati Co-operative Credit Society	459	445	438	437	442
Payragacha Co-operative Credit Society	2620	2782	2932	3109	3326
Rishra Co-operative Credit Society	1521	1564	1581	1609	1650
Tarakeswer Netaji Subhas Co-operative Credit Society	*	*	*	*	1077
Serampore Co-operative Credit Society	1394	1448	1477	1538	1579
Bhadreswer Co-operative Credit Society	2094	2126	2139	2184	2316
Bhadrakali Friends Co-operative Credit Society	1168	1219	1246	1288	1344
Rishra Peoples Co-operative Credit Society	2396	2512	2625	3045	3334
Purashree co-operative Credit Society	453	463	493	525	533
Mahila Co-operative Credit Society (MCCSs)					
Hooghly District Mahila Co-operative Credit Society	1672	1687	1708	1645	1603
Total	99251	100709	102058	103903	105987

APPENDIX-3
Trend in Membership Number of UCBs, UCCSs, MCCSs of North 24 Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Khardaha Co-operative Bank	4574	4683	4999	5283	4432
Bhatpara Naihati Co-operative Bank	9042	9108	9163	9232	9309
Nabapally Co-operative Bank	7003	7161	7319	7451	7860
Rahuta Union Co-operative Bank	9893	9893	9893	9875	9870
Urban Co-operative Credit Society (UCCSs)					
Agarpara Co-operative Credit Society	1176	1196	1196	1208	1226
Belgharia Co-operative Credit Society	1900	2035	2102	2209	2414
Bisharpara Kodalia Co-operative Credit Society	467	466	463	462	542
Haroa Co-operative Credit Society	591	583	566	536	534
Janakalyan Co-operative Credit Society	3725	3832	3905	4176	4257
Noapara Co-operative Credit Society	732	826	868	919	942
Padatik Co-operative Credit Society	4005	4037	5102	4946	5178
Madhyamgram Co-operative credit Society	1251	1276	1290	1315	1348
Nimta Co-operative Credit Society	2226	2361	2516	2653	2882
Titagarh Co-operative Credit Society	698	712	736	761	786
Nona Chandanpukur Co-operative Credit society	202	209	211	204	202
Bongaon Co-operative Credit Society	956	1054	1203	1318	1401
Udayan Urban Co-operative Credit Society	1100	1234	1394	1514	1649
Mahila Co-operative Credit Societies (MCCSs)					
North 24Parganas Mahila Co-operative Credit Society	2054	2185	2267	2359	2467
Bhagabati Devi Nari kalyan Co-operative Credit Society	905	913	902	902	902
Bongaon Mahila Sanirvar Co-operative Credit Society	666	691	716	883	881
Total	53166	54455	56811	58206	59082

APPENDIX-4
Trend in Membership Number of UCBs, UCCSs, MCCSs of South 24 Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Boral Union Co-operative Bank	21289	21317	21342	20681	20141
Budge Budge Nangi Co-operative Bank	13153	13648	14143	16199	16708
Joynagar Mazilpur Peoples Co-operative Bank	7954	7965	7944	7892	7802
Union Co-operative Bank	3719	3771	3845	4035	4272
Urban Co-operative Credit societies (UCCSs)					
Benepukur Co-operative Credit Society	1582	1692	1722	1788	2200
Mahila Co-operative Credit Societies (MCCSs)					
Basanti Mahila Co-operative Credit Society	*	*	200	208	237
Canning Mahila Co-operative Credit Society	1857	1929	2040	2208	2575
Dakshin Sahartali Mahila Rindan Samabay Samity	4897	5443	5901	6208	6505
Namkhana Block Mahila Co-operative Credit Society	*	*	*	409	455
Total	54451	55765	57137	59628	60895

APPENDIX-5
Trend in Membership Number of UCBs, UCCSs, MCCSs of Kolkata District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baranagar Co-operative Bank	17939	17955	18101	18156	18210
Dhakuria Co-operative Bank	5327	5486	5622	5846	5898
Samata Co-operative Development Bank	8388	8698	9075	9397	9661
Kolkata Mahila Urban Co-operative Bank	3528	3538	3543	3554	3555
Urban Co-operative Credit Societies (UCCSs)					
Baguiati Co-operative Credit Society	2186	2207	2216	2245	2194
Barisha Co-operative Credit Society	1740	1762	1747	1754	1765
Central Calcutta Co-operative Credit Society	292	292	296	291	295
Jadavgarh Co-operative Credit Society	436	434	405	407	427
New Tollygunj Co-operative Credit Society	151	159	164	181	179
South Dumdum Co-operative Credit Society	4268	4355	5712	4935	5305
Shiv Parbati Co-operative Credit Society	861	879	875	863	874
Sarsuna Friends Co-operative Credit Society	195	182	186	201	219
Mahila Co-operative Credit Societies (MCCSs)					
Bidhan Nagar Mahila Co-operative Credit Society	1039	1061	1082	1053	1068
Calcutta Mahila Co-operative Credit Society	4730	4885	5060	5416	5775
Total	51080	51893	54084	54299	55425

APPENDIX-6

Trend in Membership Number of UCBs, UCCSs, MCCSs of Nadia District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Krishnanagar City Co-operative Bank	15217	15589	16100	16138	16174
Sri Chaitanya Co-operative Bank	2411	2436	2470	2517	2531
Nabadwip Co-operative Bank	7191	7285	7376	7551	7794
Ranaghat Peoples Co-operative Bank	9912	10046	10147	10232	10338
Urban Co-operative Credit Societies (UCCSs)					
Chakdaha Co-operative Credit Society	1205	1247	1333	1458	1508
Mahila Co-operative Credit Societies (MCCSs)					
Nadia Zila Ganatantrik Mahila Co-operative Society	7345	8251	8262	10863	7579
Total	43281	44854	45688	48759	45924

APPENDIX-7

Trend in Membership Number of UCBs, UCCSs, MCCSs of Burdwan District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Kalna Town Co-operative Bank	14275	14436	14615	14945	15180
Ranigange Co-operative Bank	4297	4489	4566	4615	4652
Durgapur Mahila Co-operative Bank	3339	3534	3855	4106	4385
Mahila Co-operative Credit Societies (MCCSs)					
Asansol Mahakuma Mahila Samabay Rindan Samity	779	763	754	738	756
Burdwan Mahila Co-operative Credit Society	2249	2435	2520	2605	2694
Kalna Mahila Co-operative Credit society	599	663	687	752	785
Total	25538	26320	26997	27761	28452

APPENDIX-8

Trend in Membership Number of UCBs, UCCSs, MCCSs of Bankura District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bankura Town Co-operative Bank	28041	28612	29282	29706	30865
Bishnupur Town Co-operative Bank	30072	30205	30768	31095	31215
Mahila Co-operative Credit Societies (MCCSs)					
Bankura District Mahila Co-operative Credit Society	863	880	960	1036	1049
Total	58976	59697	61010	61837	63129

APPENDIX-9

Trend in Membership Number of UCBs, UCCSs, MCCSs of East Midnapur District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Contai Co-operative Bank	68887	69737	70692	72119	73357
Mahila Co-operative Credit Societies (UCCSs)					
Contai Mahila Co-operative Credit Society	3210	3285	3441	3498	3894
Tamluk Ghatal Haldia Mahila Co-op Credit Society	941	955	978	992	990
Total	73038	73977	75111	76609	78241

APPENDIX-10
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Howrah District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bantra Co-operative Bank	45911	45889	45956	44383	44070
Baltikuri Co-operative Bank	26411	26539	27802	29056	29184
Bally Co-operative Bank	16463	16415	16382	16361	16358
Liluah Co-operative Bank	52361	52478	52630	52501	54055
Kasundia Co-operative Bank	22885	22876	21948	19896	19365
Shibpur Co-operative Bank	27669	27795	27901	28011	28160
Urban Co-operative Credit Societies (UCCSs)					
Baksara Co-operative Credit Society	12605	13198	15766	15915	16378
Boluhati Co-operative Credit Society	2718	2793	2866	2997	3178
Ghoshpara Co-operative Credit Society	*	*	85	115	214
South Howrah Co-operative Credit Society	9570	9990	10115	10510	10814
Bankra Co-operative Credit Society	5331	5419	5508	5890	6547
Prasastha Co-operative Credit Society	521	603	711	832	980
Podrah Co-operative Credit Society	1468	1528	1630	1662	1721
Jhikiria Babasayee Co-operative Credit Society	914	1022	1178	1498	1761
Makardaha Co-operative Credit Society	211	220	234	251	260
North Howrah Co-operative Credit Society	1109	1175	1240	1310	1420
Salkia Co-operative Credit Society	1473	1590	1674	1810	1936
Udaynarayanpur Amta Co-operative Credit Society	4025	4117	4264	4489	4733
Mahila Co-operative Credit Society (MCCSs)					
Bagnan Mahila Bikash Co-operative Credit Society	13926	16217	18370	19953	24980
Nari Pragati Co-operative Credit Society	982	1026	1070	1054	1013
Udaynarayanpur Amta Mahila Co-operative Credit Society	261	286	319	342	367
Subhas Mahila Pragati Co-operative Credit Society	3405	3426	3502	3595	3710
Bally Prafullamoyee Mahila Co-operative Credit Society	425	442	452	458	464
Panchla Mahila Co-operative Credit Society	9086	9325	9667	10049	14966
Santragachi Mahila Bikash Co-operative Credit Society	1065	1209	1411	2403	3853
Agragami Mahila Co-operative Credit Society	108	132	565	700	1269
Paschim Howrah Mahila Co-operative Credit Society *	1102	1159	1217	1410	1532
Total	**262005**	**266869**	**274463**	**277451**	**293288**

APPENDIX-11
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Hooghly District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baidyabati Sheoraphuli Co-operative Bank	46911	47006	47114	47393	47695
Hooghly District Co-operative Credit Bank	26809	26982	27366	26779	28040
Nabagram Peoples Co-operative Bank	13107	13232	13457	13833	13978
Konnagar Co-operative Bank	11378	12489	14087	16126	17577
Uttarpara Co-operative Bank	33253	33345	33410	33670	33838
Urban Co-operative Credit Society (UCCSs)					
Bansabati Co-operative Credit Society	11506	12102	13443	15566	17088
Barijhati Co-operative Credit Society	154	172	178	202	215
Payragacha Co-operative Credit Society	782	837	852	960	1040
Rishra Co-operative Credit Society	808	865	910	1059	1116
Tarakeswer Netaji Subhas Co-operative Credit Society	*	*	*	*	1499
Serampore Co-operative Credit Society	1920	2068	2173	2596	2894
Bhadreswer Co-operative Credit Society	2771	3057	3465	3897	4290
Bhadrakali Friends Co-operative Credit Society	1168	1219	1246	1288	1344
Rishra Peoples Co-operative Credit Society	3980	4212	4683	4416	4246
Purashree co-operative Credit Society	140	158	166	180	188
Mahila Co-operative Credit Society (MCCSs)					
Hooghly District Mahila Co-operative Credit Society	2261	2084	2075	2112	2421
Total	156948	159828	164625	170077	177469

APPENDIX-12
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of North 24Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Khardaha Co-operative Bank	23631	23716	23905	23146	24317
Bhatpara Naihati Co-operative Bank	48203	48486	49312	49546	53262
Nabapally Co-operative Bank	19063	20209	20571	20881	21630
Rahuta Union Co-operative Bank	10412	10396	10381	10387	10353
Urban Co-operative Credit Society (UCCSs)					
Agarpara Co-operative Credit Society	433	506	551	564	611
Belgharia Co-operative Credit Society	1324	1341	1339	1803	1816
Bisharpara Kodalia Co-operative Credit Society	1230	1741	1935	2260	2147
Haroa Co-operative Credit Society	32	62	67	70	76
Janakalyan Co-operative Credit Society	2610	2785	2998	3112	3325
Noapara Co-operative Credit Society	605	691	768	859	896
Padatik Co-operative Credit Society	1122	1237	1620	2868	3082
Madhyamgram co-operative credit society	502	579	923	1280	1547
Nimta Co-operative Credit Society	838	917	1022	1122	1420
Titagarh Co-operative Credit Society	510	587	605	623	648
Nona Chandanpukur Co-operative Credit society	202	209	211	204	202
Bongaon Co-operative Credit Society	1209	1527	1955	2476	2793
Udayan Urban Co-operative Credit Society	185	207	244	278	321
Mahila Co-operative Credit Societies (MCCSs)					
North 24Parganas Mahila Co-operative Credit Society	2086	2335	2589	2760	2906
Bhagabati Devi Nari kalyan Co-operative Credit Society	398	441	502	514	597
Bongaon Mahila Sanirvar Co-operative Credit Society *	666	691	716	883	881
Total	115261	118663	122214	125636	132830

APPENDIX-13

Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of South 24Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Boral Union Co-operative Bank	49641	49768	50268	50901	52256
Budge Budge Nangi Co-operative Bank	10946	11306	11530	11922	12390
Joynagar Mazilpur Peoples Co-operative Bank	18865	18912	19034	21136	20116
Union Co-operative Bank	6760	6852	7402	7916	8593
Urban Co-operative Credit societies (UCCSs)					
Benepukur Co-operative Credit Society	469	526	582	618	736
Mahila Co-operative Credit Societies (MCCSs)					
Basanti Mahila Co-operative Credit Society	*	*	447	430	900
Canning Mahila Co-operative Credit Society	8200	8395	8792	10059	11349
Dakshin Sahartali Mahila Rindan Samabay Samity	3273	3665	4043	4331	4589
Namkhana Block Mahila Co-operative Credit Society	*	*	*	60	167
Total	**98154**	**99424**	**102098**	**107373**	**111096**

APPENDIX-14

Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Kolkata District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baranagar Co-operative Bank	26923	26510	25322	23511	22876
Dhakuria Co-operative Bank	21045	22875	24087	25380	27035
Samata Co-operative Development Bank	6539	7867	8036	8274	8940
Kolkata Mahila Urban Co-operative Bank	1050	1379	1694	1397	1471
Urban Co-operative Credit Societies (UCCSs)					
Baguiati Co-operative Credit Society	1768	1839	1906	1978	2064
Barisha Co-operative Credit Society	213	264	317	352	393
Central Calcutta Co-operative Credit Society	307	307	311	311	308
Jadavgarh Co-operative Credit Society	241	244	195	200	212
New Tollygunj Co-operative Credit Society	158	165	164	181	179
South Dumdum Co-operative Credit Society	238	251	289	242	362
Shiv Parbati Co-operative Credit Society	225	222	247	236	242
Sarsuna Friends Co-operative Credit Society	155	180	212	254	367
Mahila Co-operative Credit Societies (MCCSs)					
Bidhan Nagar Mahila Co-operative Credit Society	553	571	601	606	599
Calcutta Mahila Co-operative Credit Society	574	652	763	984	1071
Total	**59989**	**63326**	**64144**	**63906**	**66119**

APPENDIX-15

Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Nadia District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Krishnanagar City Co-operative Bank	23888	23950	24143	24377	24587
Sri Chaitanya Co-operative Bank	2691	2785	2911	3150	3014
Nabadwip Co-operative Bank	18345	18761	18989	19920	20941
Ranaghat Peoples Co-operative Bank	16189	16403	16726	17159	17481
Urban Co-operative Credit Societies (UCCSs)					
Chakdaha Co-operative Credit Society	102	109	137	375	452
Mahila Co-operative Credit Societies (MCCSs)					
Nadia Zila Ganatantrik Mahila Co-operative Society	6750	6330	6427	6565	6220
Total	**67965**	**68338**	**69333**	**71546**	**72695**

APPENDIX-16
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Burdwan District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Kalna Town Co-operative Bank	12612	12859	14672	16102	17448
Ranigange Co-operative Bank	9608	9786	10586	11504	12399
Durgapur Mahila Co-operative Bank	3621	4043	4449	4989	5480
Mahila Co-operative Credit Societies (MCCSs)					
Asansole Mahakuma Mahila Sambay Rindan Samity	926	1019	1150	1307	1296
Burdwan Mahila Co-operative Credit Society	2249	2435	2520	2822	2923
Kalna Mahila Co-operative Credit society	176	197	275	354	416
Total	29192	30339	33652	37078	39962

APPENDIX-17
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of Bankura District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bankura Town Co-operative Bank	17143	18112	20125	21970	22856
Bishnupur Town Co-operative Bank	23126	24006	24985	27450	29845
Mahila Co-operative Credit Societies (MCCSs)					
Bankura District Mahila Co-operative Credit Society	1917	1982	2035	2111	2175
Total	42186	44100	47145	51531	54876

APPENDIX-18
Trend in Demand Deposit Account of UCBs, UCCSs, MCCSs of East Midnapur District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Contai Co-operative Bank	117239	119056	121786	127056	130906
Mahila Co-operative Credit Societies (MCCSs)					
Contai Mahila Co-operative Credit Society	288	304	338	320	494
Tamluk Ghatal Haldia Mahila Co-op Credit Society	5736	5912	6209	6532	6726
Total	123263	125272	128333	133908	138126

APPENDIX-19
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Howrah District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bantra Co-operative Bank	2190	2165	2218	2120	1446
Baltikuri Co-operative Bank	2876	2924	3369	3349	3395
Bally Co-operative Bank	1518	1487	1431	1335	1276
Liluah Co-operative Bank	4078	4212	4690	3973	4406
Kasundia Co-operative Bank	4123	4065	2863	2660	2239
Shibpur Co-operative Bank	4558	4438	4431	4206	4157
Urban Co-operative Credit Societies (UCCSs)					
Baksara Co-operative Credit Society	4210	4242	4261	4270	4046
Boluhati Co-operative Credit Society	318	322	319	303	323
Ghoshpara Co-operative Credit Society	*	*	221	145	133
South Howrah Co-operative Credit Society	475	426	454	773	676
Bankra Co-operative Credit Society	1742	1785	1834	1972	1988
Prasastha Co-operative Credit Society	1265	1360	1395	1462	1520
Podrah Co-operative Credit Society	205	212	225	216	210
Jhikiria Babasayee Co-operative Credit Society	103	112	135	182	213
Makardaha Co-operative Credit Society	151	158	174	182	205
North Howrah Co-operative Credit Society	262	290	308	329	360
Salkia Co-operative Credit Society	210	226	255	320	223
Udaynarayanpur Amta Co-operative Credit Society	982	1016	1086	1108	1088
Mahila Co-operative Credit Society (MCCSs)					
Bagnan Mahila Bikash Co-operative Credit Society	3829	5073	6204	7282	8317
Nari Pragati Co-operative Credit Society	344	352	370	382	419
Udaynarayanpur Amta Mahila Co-operative Credit Society	69	75	90	137	192
Subhas Mahila Pragati Co-operative Credit Society	459	482	502	604	681
Bally Prafullamoyee Mahila Co-operative Credit Society	108	121	139	135	145
Panchla Mahila Co-operative Credit Society	1276	1326	1403	1607	1929
Santragachi Mahila Bikash Co-operative Credit Society	642	715	795	859	983
Agragami Mahila Co-operative Credit Society	22	28	32	79	122
Paschim Howrah Mahila Co-operative Credit Society	190	265	199	158	164
Total	36205	37877	39403	40148	40856

APPENDIX-20
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Hooghly District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baidyabati Sheoraphuli Co-operative Bank	3298	3510	3649	3827	3879
Hooghly District Co-operative Credit Bank	3609	3726	3972	4439	3370
Nabagram Peoples Co-operative Bank	1385	1461	1490	1344	1254
Konnagar Co-operative Bank	3106	3154	3218	3258	3297
Uttarpara Co-operative Bank	2714	2841	2925	3036	2773
Urban Co-operative Credit Society (UCCSs)					
Bansabati Co-operative Credit Society	1290	1257	1268	1229	1174
Barijhati Co-operative Credit Society	103	115	121	130	142
Payragacha Co-operative Credit Society	537	615	703	745	882
Rishra Co-operative Credit Society	348	365	421	483	518
Tarakeswer Netaji Subhas Co-operative Credit Society	*	*	*	*	103
Serampore Co-operative Credit Society	444	428	485	374	369
Bhadreswer Co-operative Credit Society	348	360	423	403	432
Bhadrakali Friends Co-operative Credit Society	149	161	174	286	280
Rishra Peoples Co-operative Credit Society	488	512	608	622	649
Purashree co-operative Credit Society	199	200	199	191	225
Mahila Co-operative Credit Society (MCCSs)					
Hooghly District Mahila Co-operative Credit Society	376	354	523	442	529
Total	18394	19059	20179	20809	19876

APPENDIX-21
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of North 24 Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Khardaha Co-operative Bank	1211	1408	1520	1476	1495
Bhatpara Naihati Co-operative Bank	8410	8503	8552	8489	8086
Nabapally Co-operative Bank	957	1015	1163	1113	1205
Rahuta Union Co-operative Bank	1273	1264	1216	1045	1015
Urban Co-operative Credit Society (UCCSs)					
Agarpara Co-operative Credit Society	102	114	185	210	264
Belgharia Co-operative Credit Society	679	600	661	658	612
Bisharpara Kodalia Co-operative Credit Society	197	205	221	244	308
Haroa Co-operative Credit Society	223	262	250	233	216
Janakalyan Co-operative Credit Society	540	614	705	749	825
Noapara Co-operative Credit Society	265	339	415	468	489
Padatik Co-operative Credit Society	191	213	284	336	398
Madhyamgram Urban Co-operative Credit Society	203	243	214	221	249
Nimta Co-operative Credit Society	1014	1108	1232	1360	1445
Titagarh Co-operative Credit Society	203	220	228	230	240
Nona Chandanpukur Co-operative Credit society	42	42	39	41	45
Bongaon Co-operative Credit Society	204	262	438	446	434
Udayan Urban Co-operative Credit Society	111	176	247	311	375
Mahila Co-operative Credit Societies (MCCSs)					
North 24Parganas Mahila Co-operative Credit Society	1957	2148	2328	2460	2577
Bhagabati Devi Nari kalyan Co-operative Credit Society	132	155	193	98	106
Bongaon Mahila Sanirvar Co-operative Credit Society	83	202	315	397	470
Total	17997	19093	20406	20585	20854

APPENDIX-22
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of South 24 Parganas District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Boral Union Co-operative Bank	8887	8912	9105	9198	8603
Budge Budge Nangi Co-operative Bank	2614	2424	2454	2090	2132
Joynagar Mazilpur Peoples Co-operative Bank	3095	3169	3202	2705	3217
Union Co-operative Bank	907	1032	1109	1122	1161
Urban Co-operative Credit societies (UCCSs)					
Benepukur Co-operative Credit Society	820	874	1042	1120	1378
Mahila Co-operative Credit Societies (MCCSs)					
Basanti Mahila Co-operative Credit Society	*	*	252	459	552
Canning Mahila Co-operative Credit Society	309	361	405	474	670
Dakshin Sahartali Mahila Rindan Samabay Samity	4034	4612	5237	5792	6132
Namkhana Block Mahila Co-operative Credit Society	*	*	*	0	98
Total	20666	21384	22806	22960	23943

APPENDIX-23
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Kolkata District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baranagar Co-operative Bank	2103	2176	3034	2609	2120
Dhakuria Co-operative Bank	1426	1598	1765	1932	2086
Samata Co-operative Development Bank	796	865	893	1015	1130
Kolkata Mahila Urban Co-operative Bank	159	170	154	141	114
Urban Co-operative Credit Societies (UCCSs)					
Baguiati Co-operative Credit Society	159	187	148	114	97
Barisha Co-operative Credit Society	72	83	120	162	195
Central Calcutta Co-operative Credit Society	96	106	107	102	96
Jadavgarh Co-operative Credit Society	284	286	252	237	227
New Tollygunj Co-operative Credit Society	39	47	50	63	65
South Dumdum Co-operative Credit Society	403	495	580	607	640
Shiv Parbati Co-operative Credit Society	242	314	298	241	243
Sarsuna Friends Co-operative Credit Society	21	30	17	28	39
Mahila Co-operative Credit Societies (MCCSs)					
Bidhan Nagar Mahila Co-operative Credit Society	102	118	141	144	164
Calcutta Mahila Co-operative Credit Society	3095	3388	3574	3788	3959
Total	8997	9863	11133	11183	11175

APPENDIX-24
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Nadia District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Krishnanagar City Co-operative Bank	2856	2572	2470	2487	2451
Sri Chaitanya Co-operative Bank	281	302	346	390	375
Nabadwip Co-operative Bank	1913	1956	2030	2090	2140
Ranaghat Peoples Co-operative Bank	4116	4206	4195	4331	4556
Urban Co-operative Credit Societies (UCCSs)					
Chakdaha Co-operative Credit Society	102	109	137	272	305
Mahila Co-operative Credit Societies (MCCSs)					
Nadia Zila Ganatantrik Mahila Co-operative Society	3180	3188	3131	3172	2714
Total	12448	12333	12309	12742	12541

APPENDIX-25
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Burdwan District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Kalna Town Co-operative Bank	4506	4515	4429	4363	4106
Ranigange Co-operative Bank	1203	1215	1155	1073	968
Durgapur Mahila Co-operative Bank	809	1011	1085	1249	1344
Mahila Co-operative Credit Societies (MCCSs)					
Asansole Mahakuma Mahila Sambay Rindan Samity	172	191	238	355	232
Burdwan Mahila Co-operative Credit Society	487	505	518	576	603
Kalna Mahila Co-operative Credit society	69	87	119	99	104
Total	7246	7524	7544	7715	7357

APPENDIX-26
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of Bankura District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bankura Town Co-operative Bank	11114	10724	10830	10497	10622
Bishnupur Town Co-operative Bank	9634	10320	11145	12033	14256
Mahila Co-operative Credit Societies (MCCSs)					
Bankura District Mahila Co-operative Credit Society	149	157	182	204	275
Total	20897	21201	22157	22734	25153

APPENDIX-27
Trend in Borrowers Number of UCBs, UCCSs, MCCSs of East Midnapur District

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Contai Co-operative Bank	41273	41546	42199	40803	42609
Mahila Co-operative Credit Societies (MCCSs)					
Contai Mahila Co-operative Credit Society	155	161	173	180	225
Tamluk Ghatal Haldia Mahila Co-op Credit Society	1332	1402	1585	1629	1717
Total	42760	43109	43957	42612	44551

APPENDIX-28
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Howrah District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bantra Co-operative Bank	6885.95	6720.42	7163.35	6946.34	6983.68
Baltikuri Co-operative Bank	5438.22	5692.71	6672.23	7640.7	8421.26
Bally Co-operative Bank	1625.76	1560.44	1458.92	1453.35	1486.92
Liluah Co-operative Bank	8042.13	8594.2	9472.79	10948.19	11646.68
Kasundia Co-operative Bank	1873.25	1821.59	1779.2	2073.03	2214.66
Shibpur Co-operative Bank	3699.27	4047.21	4344.95	4826.66	4821.13
Urban Co-operative Credit Societies (UCCSs)					
Baksara Co-operative Credit Society	1698.66	2231.05	2889.61	3457.18	4052.54
Boluhati Co-operative Credit Society	148.44	166.07	219.23	263.63	308.62
Ghoshpara Co-operative Credit Society	*	*	3.63	16.4	22.28
South Howrah Co-operative Credit Society	914.56	940.1	1036.48	1145.27	1163.73
Bankra Co-operative Credit Society	552.98	592.06	726.08	883.19	1027.8
Prasastha Co-operative Credit Society	139.74	155.18	187.18	261.85	280.02
Podrah Co-operative Credit Society	81.01	91.09	102.13	126.48	131.78
Jhikiria Babasayee Co-operative Credit Society	14.65	18.76	26.82	54.12	101.86
Makardaha Co-operative Credit Society	46.2	47.32	50.8	60.22	64.75
North Howrah Co-operative Credit Society	95.26	107.01	129.32	164.81	191
Salkia Co-operative Credit Society	82.53	87.07	99.1	118.21	123.85
Udaynarayanpur Amta Co-operative Credit Society	517.68	542.12	597.3	608.95	632.36
Mahila Co-operative Credit Societies (MCCSs)					
Bagnan Mahila Bikash Co-operative Credit Society	276.08	347.95	434.53	534.19	683.7
Nari Pragati Co-operative Credit Society	11.56	12.05	14.64	13.71	12.54
Udaynarayanpur Amta Mahila Co-operative Credit Society	10.37	13.25	15.12	18.26	22.95
Subhas Mahila Pragati Co-operative Credit Society	51.06	51.31	56.17	62.23	77.22
Bally Prafullamoyee Mahila Co-operative Credit Society	5.16	5.8	6.21	6.05	7.19
Panchla Mahila Co-operative Credit Society		106.23	132.33	156.16	171.28
Santragachi Mahila Bikash Co-operative Credit Society	228.4	240.39	333.54	461.51	517.55
Agragami Mahila Co-operative Credit Society	*	3.26	5.21	7.76	8.91
Paschim Howrah Mahila Co-operative Credit Society	16.75	20.08	23.16	25.67	32.06
Total	32455.67	34214.72	37980.03	42334.12	45208.32

APPENDIX-29
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Hooghly District (*Rs. in Lakhs*)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baidyabati Sheoraphuli Co-operative Bank	4205.8	4371.99	4549.86	5307.41	5998.75
Hooghly District Co-operative Credit Bank	3262.8	4184.51	5212.45	6030.66	6948.69
Nabagram Peoples Co-operative Bank	2875.66	3062.75	3501.76	4093.91	4316.49
Konnagar Co-operative Bank	2243.15	2525.97	2925.4	3563.52	4111.86
Uttarpara Co-operative Bank	4132.95	4250.66	4345.65	4862.35	5088.64
Urban Co-operative Credit Societies (UCCSs)					
Bansabati Co-operative Credit Society	683.07	914.47	1134.64	1385.24	1547.33
Barijhati Co-operative Credit Society	10.64	11.58	12.78	14.12	15.75
Payragacha Co-operative Credit Society	203.94	261.32	263.14	306.76	331.28
Rishra Co-operative Credit Society	40.28	42.15	48.75	52.77	56.76
Tarakeswer Netaji Subhas Co-operative Credit Society	*	*	*	*	620
Serampore Co-operative Credit Society	204.07	255.32	277.03	369.64	454.5
Bhadreswer Co-operative Credit Society	201.43	258.67	343.44	444.97	603.12
Bhadrakali Friends Co-operative Credit Society	31.05	42.69	57.61	72.5	112.4
Rishra Peoples Co-operative Credit Society	162.48	175.23	209.03	187.08	281.76
Purashree co-operative Credit Society	8.16	8.79	9.02	9.96	10.95
Mahila Co-operative Credit Societies (MCCSs)					
Hooghly Mahila Co-operative Credit Society	33.82	37.7	43.76	49.81	53.78
Total	18299.3	20403.8	22934.32	26750.7	30552.06

APPENDIX-30
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of North 24 Parganas
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Khardaha Co-operative Bank	1830.24	2066.88	2394.62	3016.79	3474.92
Bhatpara Naihati Co-operative Bank	5116.58	5334.11	6991.54	7374.17	8022.94
Nabapally Co-operative Bank	2282.59	2638.59	3165.48	3863.64	4576.83
Rahuta Union Co-operative Bank	1359.52	1381.14	1402.1	1353.68	1356.99
Urban Co-operative Credit Societies (UCCSs)					
Agarpara Co-operative Credit Society	18.29	26.24	39.56	38.36	41.58
Belgharia Co-operative Credit Society	95.38	85.3	82.76	83.91	87.9
Bisharpara Kodalia Co-operative Credit Society	62.76	84.22	104.95	121.42	147.68
Haroa Co-operative Credit Society	5.87	7.26	5.35	8.03	9.02
Janakalyan Co-operative Credit Society	704.21	819.25	914.3	1076.05	1118.2
Noapara Co-operative Credit Society	32.55	51.41	60.22	81.9	96.25
Padatik Co-operative Credit Society	260.22	271.93	299.22	419.47	515.59
Madhyamgram Urban Co-operative Credit Society	83.99	95.1	138.74	184.65	286.15
Nimta Co-operative Credit Society	88.29	98.06	113.13	137.54	158.96
Titagarh Co-operative Credit Society	30.16	42.28	54.74	67.82	85.92
Nona Chandanpukur Co-operative Credit society	11.88	12.57	12.75	14.4	11.67
Bongaon Co-operative Credit Society	113.85	136.28	102.62	268.17	356.28
Udayan Urban Co-operative Credit Society	22.87	31.28	41.89	54.53	61.24
Mahila Co-operative Credit Societies (MCCSs)					
North 24Parganas Mahila Co-operative Credit Society	209.66	233.16	289.14	343.25	374.81
Bhagabati Devi Nari kalyan Co-operative Credit Society	7.02	8.25	9.85	11.05	12.37
Bongaon Mahila Sanirvar Co-operative Credit Society	5.88	6.12	6.76	7.93	8.65
Total	12341.81	13429.43	16229.72	18526.76	20803.95

APPENDIX-31
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of South 24 Parganas District

(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Boral Union Co-operative Bank	7308.3	6149.48	6847.94	8179.45	9245.95
Budge Budge Nangi Co-operative Bank	755.91	799.34	886.98	1001.98	1247.95
Joynagar Mazilpur Peoples Co-operative Bank	1265.18	1437.76	1669.55	2138.28	2667.26
Union Co-operative Bank	977.46	1088.09	1218.09	1476.12	1595.2
Urban Co-operative Credit Societies (UCCSs)					
Benepukur Co-operative Credit Society	109.91	114.65	125.84	135.34	174.08
Mahila Co-operative Credit Societies (MCCSs)					
Basanti Mahila Co-operative Credit Society	*	*	30.01	49.15	69.76
Canning Mahila Co-operative Credit Society	304.25	336.42	398.83	489.02	595.81
Dakshin Sahartali Mahila Rindan Samabay Samity	66.72	69.58	152.01	219.99	287.82
Namkhana Block Mahila Co-operative Credit Society	*	*	*	1.39	4.82
Total	10787.73	9995.32	11329.25	13690.72	15888.65

APPENDIX-32
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Kolkata District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baranagar Co-operative Bank	4725.65	4604.12	4594.04	4614.11	3745.74
Dhakuria Co-operative Bank	2865.28	3169.87	3634.49	4146.5	4515.52
Samata Co-operative Development Bank	649.2	1076.56	1291.93	1565.9	2051.21
Kolkata Mahila Urban Co-operative Bank	152.42	158.01	196.43	216.28	215.28
Urban Co-operative Credit Societies (UCCSs)					
Baguiati Co-operative Credit Society	24.68	18.75	25.19	23.66	24.87
Barisha Co-operative Credit Society	17.01	32.16	38.22	55.37	70.26
Central Calcutta Co-operative Credit Society	93.75	93.2	101.98	79.68	96.49
Jadavgarh Co-operative Credit Society	55.46	60.8	64.17	73.08	75.89
New Tollygunj Co-operative Credit Society	10.75	12.15	13.76	16.24	19.97
South Dumdum Co-operative Credit Society	538.56	569.56	721.22	975.83	1227.92
Shiv Parbati Co-operative Credit Society	72.17	70.56	75.91	78.04	78.73
Sarsuna Friends Co-operative Credit Society	21.47	24.93	26.9	31.02	33.46
Mahila Co-operative Credit Societies (MCCSs)					
Bidhan Nagar Mahila Co-operative Credit Society	49.68	54.51	72.85	76.31	68.31
Calcutta Mahila Co-operative Credit Society	145.75	154.68	187.25	211.35	246.5
Total	9421.83	10099.86	11044.34	12163.37	12470.15

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APPENDIX-33
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Nadia District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Krishnanagar City Co-operative Bank	1521.41	1510.13	1639.71	1919.53	1930.96
Sri Chaitanya Co-operative Bank	112.75	129.97	160.66	192.04	214.27
Nabadwip Co-operative Bank	2027.58	2413.86	2964.74	3414.72	4144.63
Ranaghat Peoples Co-operative Bank	4965.23	5202.89	5851.93	6639.78	7897.07
Urban Co-operative Credit Societies (UCCSs)					
Chakdaha Co-operative Credit Society	49.15	52.8	55.11	68.13	82.65
Mahila Co-operative Credit Societies (MCCSs)					
Nadia Zila Ganatantrik Mahila Co-operative Society	319.67	530.11	789.14	947.98	550.71
Total	8995.79	9839.76	11461.29	13182.18	14820.29

APPENDIX-34
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Burdwan District
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Kalna Town Co-operative Bank	3087.53	3654.87	4850.82	5840.66	6232.13
Ranigange Co-operative Bank	1335.9	1460.91	1652.95	1828.96	1979.15
Durgapur Mahila Co-operative Bank	250.53	321.67	393.74	532.06	648.16
Mahila Co-operative Credit Societies (MCCSs)					
Burdwan Mahila Co-operative Credit Society	63.25	69.78	70.82	78.46	93.67
Kalna Mahila Co-operative Credit Society	4.11	5.06	7.77	13.76	15.56
Asansol Mahakuma Mahila Samabay Rindan Samity	11.24	13.25	14.03	14.85	16.18
Total	4752.56	5525.54	6990.13	8308.75	8984.85

APPENDIX-35
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of Bankura District
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bankura Town Co-operative Bank	1460.45	1692.36	2021.27	2433.85	2696.57
Bishnupur Town Co-operative Bank	3637.08	3815.26	4002.59	4842.41	5539.02
Mahila Co-operative Credit Societies (MCCSs)					
Bankura Mahila Co-operative Credit Society	45.26	51.23	66.93	82.79	127.79
Total	5142.79	5558.85	6090.79	7359.05	8363.38

APPENDIX-36
Trend in Deposit Mobilization of UCBs, UCCSs, MCCSs of East Midnapur District
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Contai Co-operative Bank	28436.89	32168.85	37009.56	45560.32	50245.34
Mahila Co-operative Credit Societies (MCCSs)					
Contai Mahila Co-operative Credit Society	9.63	10.19	12.02	34.48	39.25
Tamluk Ghatal Haldia Mahila Co-operative Sociey	187.75	198.63	211.17	246.16	279.7
Total	28634.27	32377.67	37232.75	45840.96	50564.29

APPENDIX-37
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Howrah District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bantra Co-operative Bank	991.25	952.55	1053.72	940.74	780.13
Baltikuri Co-operative Bank	1280.61	1462.12	1691.27	1852.5	2211.4
Bally Co-operative Bank	905.23	869.58	810.9	749.84	716.65
Liluah Co-operative Bank	1501.25	1599.57	1666.68	1896.65	2131.85
Kasundia Co-operative Bank	702.86	655.38	491.7	362.53	296.77
Shibpur Co-operative Bank	721.07	782.9	818.86	893.64	987.26
Urban Co-operative Credit Societies (UCCSs)					
Baksara Co-operative Credit Society	831.46	876.81	861.4	870.94	1031.17
Boluhati Co-operative Credit Society	27.34	29.11	29.1	30.04	32.57
Ghoshpara Co-operative Credit Society	*	*	11.24	20.51	34.01
South Howrah Co-operative Credit Society	554.14	547.15	595.16	632.57	657.07
Bankra Co-operative Credit Society	231.8	252.32	285.81	352.34	391.82
Prasastha Co-operative Credit Society	122.78	141.35	150.58	180.13	209.5
Podrah Co-operative Credit Society	14.14	14.56	14.52	15.61	16.72
Jhikiria Babasayee Co-operative Credit Society	30.4	28.66	26.88	39.08	50.74
Makardaha Co-operative Credit Society	29.85	31.27	36.42	39.23	42.18
North Howrah Co-operative Credit Society	80.57	84.42	81.95	81.27	77.89
Salkia Co-operative Credit Society	41.1	47.01	50.97	47.78	52.68
Udaynarayanpur Amta Co-operative Credit Society	305.18	323.75	336.77	395.54	456.42
Mahila Co-operative Credit Societies (MCCSs)					
Bagnan Mahila Bikash Co-operative Credit Society	326.91	392.05	462.74	554.63	662.3
Nari Pragati Co-operative Credit Society	4.56	4.95	5.72	5.79	5.98
Udaynarayanpur Amta Mahila Co-operative Credit Society	5.13	6.65	7.42	8.16	11.22
Subhas Mahila Pragati Co-operative Credit Society	72.76	79.96	88.96	106.75	129.81
Bally Prafullamoyee Mahila Co-operative Credit Society	3.98	4.14	4.46	4.67	4.81
Panchla Mahila Co-operative Credit Society	46.32	49.84	85.84	101.94	106.25
Santragachi Mahila Bikash Co-operative Credit Society	75.68	78.28	105.15	139.51	189.15
Agragami Mahila Co-operative Credit Society	1.95	2.32	2.6	4.72	4.93
Paschim Howrah Mahila Co-operative Credit Society	12.71	16.4	18.45	19.82	27.57
Total	8921.03	9333.1	9795.27	10346.93	11318.85

APPENDIX-38
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Hooghly District (*Rs. in Lakhs*)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baidyabati Sheoraphuli Co-operative Bank	2312.18	2454.03	2755.86	3148.88	3677.96
Hooghly District Co-operative Credit Bank	1716.9	1805.8	1927.17	1936.96	2244.04
Nabagram Peoples Co-operative Bank	472.72	504.62	505.73	516.38	634.88
Konnagar Co-operative Bank	417.36	436.28	451.86	503.77	561.2
Uttarpara Co-operative Bank	1571.36	1606.53	1611.15	1647.22	1651.05
Urban Co-operative Credit Societies (UCCSs)					
Bansabati Co-operative Credit Society	311.88	377.48	474.93	518.12	531.86
Barijhati Co-operative Credit Society	9.83	8.93	10.32	9.26	10.74
Payragacha Co-operative Credit Society	63.9	68.35	63.61	67.34	71.25
Rishra Co-operative Credit Society	31.45	37.18	41.06	45.54	54.31
Tarakeswer Netaji Subhas Co-operative Credit Society	*	*	*	*	21.6
Serampore Co-operative Credit Society	64.49	70.04	88.8	109.74	148.95
Bhadreswer Co-operative Credit Society	99.56	115.3	123.68	139.38	145.54
Bhadrakali Friends Co-operative Credit Society	63.23	72.04	81.19	114.65	138.37
Rishra Peoples Co-operative Credit Society	98.25	113.26	162.7	137.79	166.47
Purashree co-operative Credit Society	7.69	7.64	8.33	8.95	8.22
Mahila Co-operative Credit Societies (MCCSs)					
Hooghly District Mahila Co-operative Credit Society	14.31	15.37	15.21	29.43	31.17
Total	7255.11	7692.85	8321.6	8933.41	10097.6

APPENDIX-39
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of North 24 Parganas District
(*Rs. in Lakhs*)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Khardaha Co-operative Bank	826.24	1114.3	1263.9	1534.12	1725.35
Bhatpara Naihati Co-operative Bank	2110.75	2265.8	2329.38	2277.91	2314.93
Nabapally Co-operative Bank	527.51	631.98	801.44	812.25	983.45
Rahuta Union Co-operative Bank	511.63	492.54	457.44	345.69	326.95
Urban Co-operative Credit Societies (UCCSs)					
Agarpara Co-operative Credit Society	17.74	20.74	28.75	33.92	35.24
Belgharia Co-operative Credit Society	65.86	67.85	56.92	61.72	66.75
Bisharpara Kodalia Co-operative Credit Society	15.2	26.77	26.98	24.1	33.33
Haroa Co-operative Credit Society	8.45	9.02	9.22	9.09	9.06
Janakalyan Co-operative Credit Society	151.11	166.98	175.64	149.11	161.32
Noapara Co-operative Credit Society	32.04	34.52	37.74	32.86	44.12
Padatik Co-operative Credit Society	131.26	148.89	200.51	286.92	347.57
Madhyamgram Urban Co-operative Credit Society	76.28	116.93	145.08	164.1	177.73
Nimta Co-operative Credit Society	37.02	40.73	40.54	47.99	50.62
Titagarh Co-operative Credit Society	26.24	31.32	29.49	34.74	46.25
Nona Chandanpukur Co-operative Credit society	7.58	5.68	4.8	5.78	5.92
Bongaon Co-operative Credit Society	62.19	86.79	127.37	145.78	145.82
Udayan Urban Co-operative Credit Society	33.71	47.3	42.26	52.98	55.63
Mahila Co-operative Credit Societies (MCCSs)					
North 24Parganas Mahila Co-operative Credit Society	102.25	137.91	193.44	249.36	263.34
Bhagabati Devi Nari kalyan Co-operative Credit Society	6.45	7.24	9.16	8.8	8.38
Bongaon Mahila Sanirvar Co-operative Credit Society	1.29	2.26	2.22	2.44	2.66
Total	4750.8	5455.55	5982.28	6279.66	6804.42

APPENDIX-40
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of South 24 Parganas District

(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Boral Union Co-operative Bank	1664.77	1688.15	1764.01	1717.11	1819.21
Budge Budge Nangi Co-operative Bank	410.97	438.38	479.35	517.53	527.52
Joynagar Mazilpur Peoples Co-operative Bank	309.26	330.02	332.41	353.11	387.06
Union Co-operative Bank	206.42	270.89	339.31	431.76	510.16
Urban Co-operative Credit Societies (UCCSs)					
Benepukur Co-operative Credit Society	138.58	166.98	191.2	217.83	244.12
Mahila Co-operative Credit Societies (MCCSs)					
Basanti Mahila Co-operative Credit Society	*	*	17.04	32.45	47.72
Canning Mahila Co-operative Credit Society	203.28	245.77	269.85	298.71	369.71
Dakshin Sahartali Mahila Rindan Samabay Samity	87.39	90.63	96.04	96.25	98.4
Namkhana Block Mahila Co-operative Credit Society	*	*	*	0	3.92
Total	3020.67	3230.82	3489.21	3664.75	4007.82

APPENDIX-41
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Kolkata District (*Rs. in Lakhs*)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Baranagar Co-operative Bank	1875.26	1990.65	2097.23	2062.75	1843.42
Dhakuria Co-operative Bank	1368.12	1540.57	1747.82	1858.05	1925.89
Samata Co-operative Development Bank	531.62	681.34	758.65	954.53	1188.3
Kolkata Mahila Urban Co-operative Bank	104.18	114.21	158.49	142.58	138.38
Urban Co-operative Credit Societies (UCCSs)					
Baguiati Co-operative Credit Society	32.26	38.56	35.73	33.04	29.41
Barisha Co-operative Credit Society	13.07	23.85	26.84	33.78	23.73
Central Calcutta Co-operative Credit Society	19.73	17.06	21.74	14.84	22.27
Jadavgarh Co-operative Credit Society	51.41	57.62	55.99	51.87	51.96
New Tollygunj Co-operative Credit Society	9.65	13.4	13.45	14.83	15.2
South Dumdum Co-operative Credit Society	303.54	311.51	369.95	421.02	460.9
Shiv Parbati Co-operative Credit Society	57.4	60.64	61.96	52.45	56.98
Sarsuna Friends Co-operative Credit Society	9.3	11.32	10.75	13.78	12.41
Mahila Co-operative Credit Societies (MCCSs)					
Bidhan Nagar Mahila Co-operative Credit Society	27.12	29.13	39.23	28.93	32.25
Calcutta Mahila Co-operative Credit Society	111.75	125.62	166.25	164.85	186.96
Total	4514.41	5015.48	5564.08	5847.3	5988.06

APPENDIX-42
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Nadia District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Krishnanagar City Co-operative Bank	891.34	932.25	956.4	1001.99	922.36
Sri Chaitanya Co-operative Bank	68.92	70.13	71.16	74.32	78.76
Nabadwip Co-operative Bank	972.25	986.41	1188.3	1594.27	1729.2
Ranaghat Peoples Co-operative Bank	833.85	874.53	845.92	817.74	857.54
Urban Co-operative Credit Societies (UCCSs)					
Chakdaha Co-operative Credit Society	24.3	26.76	30.05	37.2	44.72
Mahila Co-operative Credit Societies (MCCSs)					
Nadia Zila Ganatantrik Mahila Co-operative Society	46.41	75.54	92.65	101.03	87.25
Total	2837.07	2965.62	3184.48	3626.55	3719.83

APPENDIX-43
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Burdwan District *(Rs. in Lakhs)*

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Kalna Town Co-operative Bank	3064.12	3272.15	3460.25	3887.15	4114.21
Ranigange Co-operative Bank	703.25	772.4	810.35	854.39	844.29
Durgapur Mahila Co-operative Bank	154.31	190.35	208.69	266.39	364.05
Mahila Co-operative Credit Societies (MCCSs)					
Asansole Mahakuma Mahila Samabay Rindan Samity	3.66	3.85	4.1	8.65	11.05
Burdwan Mahila Co-operative Credit Society	103.68	111.93	110.38	115.38	122.42
Kalna Mahila Co-operative Credit society	6.12	7.18	10.94	7.84	9.25
Total	4035.14	4357.86	4604.71	5139.8	5465.27

APPENDIX-44
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of Bankura District
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Bankura Town Co-operative Bank	533.3	571.3	674.66	736.7	796.56
Bishnipur Town Co-operative Bank	1075.31	1209.95	1316.55	1557.17	1926.41
Mahila Co-operative Credit Societies (MCCSs)					
Bankura District Mahila Co-operative Credit Society	12.36	15.03	19.11	26.67	29.22
Total	1620.97	1796.28	2010.32	2320.54	2752.19

APPENDIX-45
Trend in Loan & Advances of UCBs, UCCSs, MCCSs of East Midnapur District
(Rs. in Lakhs)

UCBs/UCCSs/MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11
Urban Co-operative Banks (UCBs)					
Contai Co-operative Bank	19797.28	22156.83	25918.88	31202.43	36308.21
Mahila Co-operative Credit Societies (MCCSs)					
Contai Mahila Co-operative Credit Society	7.15	8.44	8.56	8.85	9.12
Tamluk Ghatal Haldia Mahila Co-opertative Credit Society	47.83	51.45	55.09	69.54	57.49
Total	19852.26	22216.72	25982.53	31280.82	36374.82

No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Howrah District

UCBs/UCCSs/MCCSs	No. of Members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bantra Co-operative Bank	33558	88329	37.99205244
Baltikuri Co-operative Bank	12670	136982	9.249390431
Bally Co-operative Bank	19193	181614	10.56801788
Liluah Co-operative Bank	12361	148219	8.339686545
Kasundia Co-operative Bank	16177	107836	15.00148373
Shibpur Co-operative Bank	20478	267594	7.652637952
Baksara Co-operative Cr Society	26774	107171	24.9825046
Boluhati Co-operative Cr Society	934	16363	5.707999756
Ghoshpara Co-operative Cr Society	1606	774052	0.207479601
South Howrah Co-op Cr Society	4300	46547	9.23797452
Bankra Co-operative Credit Society	9497	69195	13.72498013
Prasastha Co-op Credit Society	1991	32244	6.174792209
Podrah Co-operative Credit Society	727	16576	4.385859073
Jhikiria Babasayee Co-op Cr Society	1689	10522	16.05208135
Makardaha Co-op Credit Society	585	8534	6.854933208
North Howrah Co-operative Cr Sty	451	108504	0.415652879
Salkia Co-operative Credit Society	648	159766	0.40559318
Udaynarayanpur Amta Co-op Society	3792	192697	1.967856272
Total	**167431**	**2472745**	**6.771058075**
Mahila Co-operative Credit Societies (MCCSs)			
Bagnan-I Mahila Coop Society	21494	64169	33.49592482
Nari Pragati Co-op Credit Society	1021	264121	0.386565249
Nari Pragati Co-op Credit Society	528	49666	1.063101518
Subhas Mahila Co-op Credit Society	1416	40394	3.50547111
Bally Prafullamoyee Mahila Cr Sty	1284	39036	3.289271442
Panchla Mahila Co-op Credit Society	14966	178621	8.378634091
Santragachi Mahila Co-op Cr Society	3834	24048	15.94311377
Agragami Mahila Co-op Cr Society	384	69965	0.548845851
Paschim Howrah Mahila Co-op Sty	2005	47907	4.185192143
Total	**46932**	**777927**	**6.03295682**
Grand Total	**214363**		

APPENDIX-47

No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Hooghly District

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baidyabati Sheoraphuli Co-op Bank	16691	172884	9.654450383
Hooghly District Co-op Cr Bank	10588	381924	2.772279302
Nabagram Peoples Co-op Bank	2824	29890	9.447975912
Konnagar Co-operative Bank	5511	54154	10.17653359
Uttarpara Co-operative Bank	46432	115366	40.24755994
Bansabati Co-op Cr Society	6737	74772	9.010057241
Barijhati Co-op Cr Society	442	41481	1.065548082
Payragacha Co-op Cr Society	3326	42283	7.866045456
Rishra Co-op Cr Society	1650	70854	2.328732323
Tarakeswer Subhas Co-op Cr Sty	1077	58244	1.849117506
Serampore Co-op Cr Society	1579	95719	1.649620243
Bhadreswer Co-op Cr Society	2316	70407	3.289445652
Bhadrakali Friends Co-op Cr Sty	1344	32388	4.149685069
Rishra Peoples Co-op Cr Society	3334	27158	12.27630901
Purashree co-op Cr Society	533	19776	2.695186084
Total	**104384**	**1287300**	**8.108754758**
Mahila Co-operative Credit Societies (MCCSs)			
Hooghly Mahila Co-op Cr Society	1603	1808493	0.088637335
Total	**1603**	**1808493**	**0.088637335**
Grand Total	**105987**		

No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of North 24 Parganas

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Khardaha Co-operative Bank	4432	146947	3.016053407
Bhatpara Naihati Co-op Bank	9309	335091	2.778051335
Nabapally Co-operative Bank	7860	87161	9.017794656
Rahuta Union Co-operative Bank	9870	350373	2.816997885
Agarpara Co-operative Cr Society	1224	25062	4.883887958
Belgharia Co-operative Cr Society	2414	20085	12.01891959
Bisharpara Kodalia Co-op Cr Sty	542	26395	2.053419208
Haroa Co-operative Credit Sty	534	61706	0.865393965
Janakalyan Co-operative Cr Sty	4257	28746	14.80901691
Noapara Co-operative Cr Society	942	16090	5.854568055
Padatik Co-operative Cr Society	5178	30496	16.97927597
Madhyamgram Co-op Cr Society	1348	172194	0.782837962
Nimta Co-operative Cr Society	2882	53050	5.432610745
Titagarh Co-operative Cr Society	786	66135	1.188478113
Nona Chandanpukur Co-op Cr sty	202	83992	0.240499095
Bongaon Co-operative Cr Society	1401	105217	1.331533878
Udayan Urban Co-op Cr Society	1649	34234	4.816848747
Total	**54830**	**1642974**	**3.337240881**
Mahila Co-operative Credit Societies (MCCSs)			
Madhyamgram Mahila Cr Society	2467	188512	1.308670005
Bhagabati Devi Nari kalyan Cr Sty	902	103371	0.872585154
Bongaon Mahila Sanirvar Cr Sty	881	186574	0.472198699
Total	**4250**	**478457**	**0.888272091**
Grand Total	**59080**		

No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of South 24 Parganas

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Boral Union Co-op Bank	20141	384005	5.244983789
Budge Budge Nangi Co-op Bank	16708	438839	3.807318857
Joynagar Mazilpur Co-op Bank	7802	32164	24.25693322
Union Co-operative Bank	4272	109941	3.885720523
Benepukur Co-op Cr Society	2200	30801	7.142625239
Total	**51123**	**995750**	**5.13412001**
Mahila Co-operative Credit Societies (MCCSs)			
Basanti Mahila Co-op Cr Society	237	17743	1.335738038
Canning Mahila Co-op Cr Society	2575	83192	3.095249543
Dakshin Sahartali Mahila Rindan Samabay Samity	6505	106987	6.080177966
Namkhana Mahila Co-op Society	455	55546	0.819140892
Total	**9772**	**263468**	**3.708989327**
Grand Total	**60895**		

APPENDIX-50
No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Kolkata District

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baranagar Co-operative Bank	18210	427720	4.25745815
Dhakuria Co-operative Bank	5898	932843	0.632260734
Samata Co-op Development Bank	9661	2017530	0.478852855
Baguiati Co-op Credit Society	2194	218085	1.006029759
Barisha Co- Credit Society	1765	224199	0.787247044
Central Calcutta Co-op Cr Society	295	59997	0.491691251
Jadavgarh Co-op Credit Society	427	245136	0.174189022
New Tollygunj Co-op Cr Society	179	27182	0.658524023
South Dumdum Co-op Cr Society	5305	277238	1.913518349
Shiv Parbati Co-op Credit Society	874	170825	0.511634714
Sarsuna Friends Co-op Credit Society	219	63173	0.346667089
Total	**45027**	**4663928**	**0.965430856**
Mahila Co-operative Credit Societies (MCCSs)			
Kolkata Mahila Urban Co-op Bank	3555	1633475	0.217634185
Bidhan Nagar Mahila Co-op Cr Society	1068	56036	1.905917624
Calcutta Mahila Co-op Credit Society	5775	1543645	0.374114515
Total	**10398**	**3233156**	**0.321605267**
Grand Total	55425		

APPENDIX-51
No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Nadia District

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Krishnanagar City Co-op Bank	16174	109431	14.78008974
Sri Chaitanya Co-op Bank	2531	86927	2.911638501
Nabadwip Co-operative Bank	7794	177075	4.401524778
Ranaghat Peoples Co-op Bank	10338	55601	18.59319077
Chakdaha Co-op Credit Society	1508	67439	2.236094841
Total	**38345**	**496473**	**7.723481438**
Mahila Co-operative Credit Societies (MCCSs)			
Nadia Zila Ganatantrik Mahila Co-op Sty	7579	1585954	0.477882713
Total	**7579**	**1585954**	**0.477882713**
Grand Total	45924		

APPENDIX-52
No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Burdwan District

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Kalna Town Co-operative Bank	15180	73684	20.60148743
Ranigange Co-operative Bank	4652	98119	4.741181626
Total	**19832**	**171803**	**11.54345384**
Mahila Co-operative Credit Societies (MCCSs)			
Durgapur Mahila Co-operative Bank	4385	169386	2.588761763
Asansole Mahakuma Mahila Co-op CrSty	756	164624	0.459228302
Burdwan Mahila Co-op Cr Society	2694	370464	0.727196165
Kalna Mahila Co-operative Cr Society	785	93976	0.835319656
Total	**8620**	**798450**	**1.079591709**
Grand Total	**28452**		

APPENDIX-53
No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of Bankura District

UCBs/UCCSs/MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bankura Town Co-op Bank	30865	104815	29.44712112
Bishnupur Town Co-op Bank	31215	49230	63.40645948
Total	62080	**154045**	40.29991236
Mahila Co-operative Credit Societies (MCCSs)			
Bankura Mahila Co-op Cr Society	1049	126177	0.831371803
Total	**1049**	**126177**	0.831371803
Grand Total	**63129**		

APPENDIX-54
No. of Members of UCBs, UCCSs, MCCSs per 100 Adult Population of East Midnapur

UCBs, UCCSs, MCCSs	No of members	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of member per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Contai Co-operative Bank	73357	6806090	1.077814134
Total	**73357**	**6806090**	**1.077814134**
Mahila Co-operative Credit Societies (MCCSs)			
Contai Mahila Co-op Cr Society	3894	738252	0.527462167
Tamluk Ghatal Haldia Mahila Coop. Credit Society	990	296670	0.333704116
Total	**4884**	**1034922**	**0.471919623**
Grand Total	**78241**		

APPENDIX-55
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Howrah District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bantra Co-operative Bank	49298	88329	55.81179454
Baltikuri Co-operative Bank	77898	136982	56.86732563
Bally Co-operative Bank	34762	181614	19.14059489
Liluah Co-operative Bank	121192	148219	81.76549565
Kasundia Co-operative Bank	45554	107836	42.24377759
Shibpur Co-operative Bank	75592	267594	28.24876492
Baksara Co-operative Cr Society	36820	107171	34.35630908
Boluhati Co-operative Cr Society	6848	16363	41.85051641
Ghoshpara Co-operative Cr Society	1208	774052	0.156061867
South Howrah Co-op Cr Society	23796	46547	51.12252132
Bankra Co-operative Credit Society	14020	69195	20.26157959
Prasastha Co-op Credit Society	2572	32244	7.976677832
Podrah Co-operative Credit Society	6216	16576	37.5
Jhikiria Babasayee Co-op Cr Society	3730	10522	35.44953431
Makardaha Co-op Credit Society	520	8534	6.093273963
North Howrah Co-operative Cr Sty	3056	108504	2.816486028
Salkia Co-operative Credit Society	4116	159766	2.576267792
Udaynarayanpur Amta Co-op Society	10166	192697	5.275639994
Total	**517364**	**2472745**	**20.92265883**
Mahila Co-operative Credit Societies (MCCSs)			
Bagnan-I Mahila Coop Society	58589	64169	91.30421231
Nari Pragati Co-op Credit Society	2756	264121	1.043461141
Nari Pragati Co-op Credit Society	1146	49666	2.307413522
Subhas Mahila Co-op Credit Society	7420	40394	18.36906471
Bally Prafullamoyee Mahila Cr Sty	1158	39036	2.966492468
Panchla Mahila Co-op Credit Society	31000	178621	17.3551822
Santragachi Mahila Co-op Cr Society	8808	24048	36.62674651
Agragami Mahila Co-op Cr Society	2538	69965	3.62752805
Paschim Howrah Mahila Co-op Sty	1532	47907	3.197862525
Total	**114947**	**777927**	**14.77606511**
Grand Total	**632311**		

APPENDIX-56
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Hooghly District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baidyabati Sheoraphuli Co-op Bank	55788	172884	32.26903589
Hooghly District Co-op Cr Bank	41851	381924	10.95793928
Nabagram Peoples Co-op Bank	22252	29890	74.44630311
Konnagar Co-operative Bank	26997	54154	49.85227315
Uttarpara Co-operative Bank	45362	115366	39.32007697
Bansabati Co-op Cr Society	20242	74772	27.07163109
Barijhati Co-op Cr Society	269	41481	0.64848967
Payragacha Co-op Cr Society	1895	42283	4.481706596
Rishra Co-op Cr Society	1116	70854	1.575069862
Tarakeswer Subhas Co-op Cr Sty	1588	58244	2.726461095
Serampore Co-op Cr Society	4208	95719	4.396201381
Bhadreswer Co-op Cr Society	8915	70407	12.66209326
Bhadrakali Friends Co-op Cr Sty	1528	32388	4.717796715
Rishra Peoples Co-op Cr Society	4360	27158	16.05420134
Purashree co-op Cr Society	188	19776	0.950647249
Total	**236559**	**1287300**	**18.37636914**
Mahila Co-operative Credit Societies (MCCSs)			
Hooghly Mahila Co-op Cr Society	**2421**	1808493	**0.133868364**
Total	**238980**	**1808493**	

APPENDIX-57
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of North 24 Parganas District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Khardaha Co-operative Bank	32916	146947	22.39991289
Bhatpara Naihati Co-op Bank	61328	335091	18.30189411
Nabapally Co-operative Bank	37993	87161	43.58944941
Rahuta Union Co-operative Bank	16081	350373	4.589680141
Agarpara Co-operative Cr Society	1282	25062	5.115314021
Belgharia Co-operative Cr Society	2545	20085	12.67114762
Bisharpara Kodalia Co-op Cr Sty	2541	26395	9.626823262
Haroa Co-operative Credit Sty	144	61706	0.233364665
Janakalyan Co-operative Cr Sty	4425	28746	15.39344604
Noapara Co-operative Cr Society	1346	16090	8.365444375
Padatik Co-operative Cr Society	3340	30496	10.95225603
Madhyamgram Co-op Cr Society	1917	172194	1.113279208
Nimta Co-operative Cr Society	3052	53050	5.753063148
Titagarh Co-operative Cr Society	1510	66135	2.283208588
Nona Chandanpukur Co-op Cr sty	202	83992	0.240499095
Bongaon Co-operative Cr Society	3374	105217	3.206706141
Udayan Urban Co-op Cr Society	509	34234	1.486825962
Total	**174505**	**1642974**	**10.62128798**
Mahila Co-operative Credit Societies			
Madhyamgram Mahila Cr Society	25945	188512	13.76304957
Bhagabati Devi Nari kalyan Cr Sty	635	103371	0.61429221
Bongaon Mahila Sanirvar Cr Sty	881	186574	0.472198699
Total	**27461**	**478457**	**5.739491741**
Grand Total	201966		

APPENDIX-58
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of South 24 Parganas

UCBs/UCCSs/MCCSs	Total number of Deposit A/C	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Boral Union Co-op Bank	64273	384005	16.73754248
Budge Budge Nangi Co-op Bank	18075	438839	4.118822621
Joynagar Mazilpur Co-op Bank	24387	32164	**75.82079343**
Union Co-operative Bank	11043	109941	10.0444784
Benepukur Co-op Cr Society	747	30801	2.425245934
Total	**118525**	**995750**	**11.90308812**
Mahila Co-operative Credit Societies			
Basanti Mahila Co-op Cr Society	999	17743	5.630389449
Canning Mahila Co-op Cr Society	11840	83192	14.23213771
Dakshin Sahartali Mahila Rindan Samity	6135	106987	5.734341556
Namkhana Mahila Co-op Society	184	55546	0.331256976
Total	**19158**	**263468**	**7.271471298**
Grand Total	**137683**		

APPENDIX-59
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Kolkata District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baranagar Co-operative Bank	33523	427720	7.83760404
Dhakuria Co-operative Bank	37026	932843	3.969156653
Samata Co-op Development Bank	10821	2017530	0.536348902
Baguiati Co-op Credit Society	2294	218085	1.05188344
Barisha Co- Credit Society	730	224199	0.325603593
Central Calcutta Co-op Cr Society	626	59997	1.043385503
Jadavgarh Co-op Credit Society	212	245136	0.086482606
New Tollygunj Co-op Cr Society	191	27182	0.702670885
South Dumdum Co-op Cr Society	1301	277238	0.469271889
Shiv Parbati Co-op Credit Society	1041	170825	0.60939558
Sarsuna Friends Co-op Credit Society	367	63173	0.580944391
Total	**88132**	**4663928**	**1.889651813**
Mahila Co-operative Credit Societies (MCCSs)			
Kolkata Mahila Urban Co-op Bank	1887	1633475	0.115520593
Bidhan Nagar Mahila Co-op Cr Society	982	56036	1.752444857
Calcutta Mahila Co-op Credit Society	1492	1543645	0.096654347
Total	**4361**	**3233156**	**0.134883686**
Grand Total	92493		

APPENDIX-60
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Nadia District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Krishnanagar City Co-op Bank	29628	109431	27.07459495
Sri Chaitanya Co-op Bank	3578	86927	4.116097415
Nabadwip Co-operative Bank	31634	177075	17.86474658
Ranaghat Peoples Co-op Bank	32888	55601	59.15001529
Chakdaha Co-op Credit Society	459	67439	0.680615074
Total	98187	**496473**	19.7769063
Mahila Co-operative Credit Societies (MCCSs)			
Nadia Zila Ganatantrik Mahila Co-op Sty	6509	1585954	0.410415434
Total	6509	**1585954**	0.410415434
Grand Total	104696		

APPENDIX-61
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Burdwan District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Kalna Town Co-operative Bank	28050	73684	38.06796591
Ranigange Co-operative Bank	16591	98119	16.90905941
Total	**44641**	**171803**	**25.98383032**
Mahila Co-operative Credit Societies (MCCSs)			
Durgapur Mahila Co-operative Bank	7948	169386	4.692241389
Asansole Mahakuma Mahila Co-op CrSty	1317	164624	0.80000486
Burdwan Mahila Co-op Cr Society	3939	370464	1.063261208
Kalna Mahila Co-operative Cr Society	695	93976	0.739550524
Total	**13899**	**798450**	**1.740747699**
Grand Total	**58540**		

APPENDIX-62
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Bankura District

UCBs/UCCSs/MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bankura Town Co-op Bank	29142	104815	27.80327243
Bishnupur Town Co-op Bank	36563	49230	74.26975421
Total	**65705**	**154045**	**42.65312084**
Mahila Co-operative Credit Societies (MCCSs)			
Bankura Mahila Co-op Cr Society	3046	126177	2.414069125
Total	**3046**	**126177**	**2.414069125**
Grand Total	**68751**		

APPENDIX-63
Number of Total Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of East Midnapur District

UCBs, UCCSs, MCCSs	Total number of Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No of Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Contai Co-operative Bank	247595	6806090	3.63784493
Total	**247595**	**6806090**	**3.63784493**
Mahila Co-operative Credit Societies (MCCSs)			
Contai Mahila Co-op Cr Society	555	738252	**0.075177582**
Tamluk Ghatal Haldia Mahila Coop. Credit Society	11232	296670	3.786024876
Total	**11787**	**1034922**	**1.138926412**
Grand Total	**259382**		

APPENDIX-64
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Howrah District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit A/C per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bantra Co-operative Bank	44070	88329	49.89301362
Baltikuri Co-operative Bank	29184	136982	21.30498898
Bally Co-operative Bank	16358	181614	9.007014878
Liluah Co-operative Bank	54055	148219	36.46968337
Kasundia Co-operative Bank	19365	107836	17.95782485
Shibpur Co-operative Bank	28160	267594	10.52340486
Baksara Co-operative Cr Society	16378	107171	15.28211923
Boluhati Co-operative Cr Society	3178	16363	19.42186641
Ghoshpara Co-operative Cr Society	214	774052	0.027646721
South Howrah Co-op Cr Society	10814	46547	23.23243174
Bankra Co-operative Credit Society	6547	69195	9.461666305
Prasastha Co-op Credit Society	980	32244	3.039325146
Podrah Co-operative Credit Society	1721	16576	10.38248069
Jhikiria Babasayee Co-op Cr Society	1761	10522	16.73636191
Makardaha Co-op Credit Society	260	8534	3.046636981
North Howrah Co-operative Cr Sty	1420	108504	1.308707513
Salkia Co-operative Credit Society	1936	159766	1.211772217
Udaynarayanpur Amta Co-op Society	4733	192697	2.456187694
Total	**241134**	**2472745**	**9.751672736**
Mahila Co-operative Credit Societies (MCCSs)			
Bagnan-I Mahila Coop Society	24980	64169	38.92845455
Nari Pragati Co-op Credit Society	1013	264121	0.383536334
Nari Pragati Co-op Credit Society	367	49666	0.738936093
Subhas Mahila Co-op Credit Society	3710	40394	9.184532356
Bally Prafullamoyee Mahila Cr Sty	464	39036	1.188646378
Panchla Mahila Co-op Credit Society	14966	178621	8.378634091
Santragachi Mahila Co-op Cr Society	3853	24048	16.02212242
Agragami Mahila Co-op Cr Society	1269	69965	1.813764025
Paschim Howrah Mahila Co-op Sty	1532	47907	3.197862525
Total	**52154**	**777927**	**6.704228032**
Grand Total	**293288**		

APPENDIX-65
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Hooghly District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit A/C per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baidyabati Sheoraphuli Co-op Bank	47695	172884	27.58786238
Hooghly District Co-op Cr Bank	28040	381924	7.341774803
Nabagram Peoples Co-op Bank	13978	29890	46.76480428
Konnagar Co-operative Bank	17577	54154	32.4574362
Uttarpara Co-operative Bank	33838	115366	29.33099873
Bansabati Co-op Cr Society	17088	74772	22.85347456
Barijhati Co-op Cr Society	215	41481	0.518309588
Payragacha Co-op Cr Society	1040	42283	2.45961734
Rishra Co-op Cr Society	1116	70854	1.575069862
Tarakeswer Subhas Co-op Cr Sty	1499	58244	2.573655656
Serampore Co-op Cr Society	2894	95719	3.023433174
Bhadreswer Co-op Cr Society	4290	70407	6.093144148
Bhadrakali Friends Co-op Cr Sty	1344	32388	4.149685069
Rishra Peoples Co-op Cr Society	4246	27158	15.63443553
Purashree co-op Cr Society	188	19776	0.950647249
Total	**175048**	**1287300**	**13.59807349**
Mahila Co-operative Credit Societies (MCCSs)			
Hooghly Mahila Co-op Cr Society	**2155**	1808493	**0.119159986**
Total	**177203**		

APPENDIX-66
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of North 24 Pargana District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Khardaha Co-operative Bank	24317	146947	16.54814321
Bhatpara Naihati Co-op Bank	53262	335091	15.89478679
Nabapally Co-operative Bank	21630	87161	24.81614484
Rahuta Union Co-operative Bank	10353	350373	2.954850973
Agarpara Co-operative Cr Society	611	25062	2.437953874
Belgharia Co-operative Cr Society	1816	20085	9.041573313
Bisharpara Kodalia Co-op Cr Sty	2147	26395	8.13411631
Haroa Co-operative Credit Sty	76	61706	0.123164684
Janakalyan Co-operative Cr Sty	3325	28746	11.56682669
Noapara Co-operative Cr Society	859	16090	5.338719702
Padatik Co-operative Cr Society	3116	30496	10.21773347
Madhyamgram Co-op Cr Society	1547	172194	0.898405287
Nimta Co-operative Cr Society	1420	53050	2.676720075
Titagarh Co-operative Cr Society	648	66135	0.979814017
Nona Chandanpukur Co-op Cr sty	202	83992	0.240499095
Bongaon Co-operative Cr Society	2793	105217	2.654514004
Udayan Urban Co-op Cr Society	321	34234	0.93766431
Total	**128443**	**1642974**	**7.817713488**
Mahila Co-operative Credit Societies			
Madhyamgram Mahila Cr Society	2906	188512	1.541546427
Bhagabati Devi Nari kalyan Cr Sty	597	103371	0.577531416
Bongaon Mahila Sanirvar Cr Sty	881	186574	0.472198699
Total	**4384**	**478457**	**0.916278788**
Grand Total	132827		

APPENDIX-67
No. of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of South 24 Parganas

UCBs/UCCSs/MCCSs	Number of Demand Deposit A/C	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Boral Union Co-op Bank	52256	384005	13.60815614
Budge Budge Nangi Co-op Bank	12390	438839	2.823358908
Joynagar Mazilpur Co-op Bank	20116	32164	62.54197239
Union Co-operative Bank	8593	109941	7.816010406
Benepukur Co-op Cr Society	736	30801	2.389532807
Total	**94091**	**995750**	**9.449259352**
Mahila Co-operative Credit Societies			
Basanti Mahila Co-op Cr Society	900	17743	5.072422927
Canning Mahila Co-op Cr Society	11349	83192	13.64193672
Dakshin Sahartali Mahila Rindan Samity	4589	106987	4.289306177
Namkhana Mahila Co-op Society	167	55546	0.300651712
Total	**17005**	**263468**	**6.45429426**
Grand Total	**111096**		

APPENDIX-68
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Kolkata District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit A/C per 100 adult population
UCBs and Urban Credit Societies			
Baranagar Co-operative Bank	22876	427720	5.348358739
Dhakuria Co-operative Bank	27035	932843	2.898129696
Samata Co-op Development Bank	8940	2017530	0.443116087
Baguiati Co-op Credit Society	2064	218085	0.946419974
Barisha Co- Credit Society	393	224199	0.175290702
Central Calcutta Co-op Cr Society	308	59997	0.513359001
Jadavgarh Co-op Credit Society	212	245136	0.086482606
New Tollygunj Co-op Cr Society	179	27182	0.658524023
South Dumdum Co-op Cr Society	362	277238	0.130573731
Shiv Parbati Co-op Credit Society	242	170825	0.141665447
Sarsuna Friends Co-op Credit Society	367	63173	0.580944391
Total	**62978**	**4663928**	**1.350321017**
Mahila Co-operative Credit Societies			
Kolkata Mahila Urban Co-op Bank	1471	1633475	0.090053414
Bidhan Nagar Mahila Co-op Cr Society	599	56036	1.068955671
Calcutta Mahila Co-op Credit Society	1071	1543645	0.069381237
Total	**3141**	**3233156**	**0.097149658**
Grand Total	66119		

APPENDIX-69
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Nadia District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit A/C per 100 adult population
UCBs and Urban Credit Societies			
Krishnanagar City Co-op Bank	24587	109431	22.46803922
Sri Chaitanya Co-op Bank	3014	86927	3.467277141
Nabadwip Co-operative Bank	20941	177075	11.8260624
Ranaghat Peoples Co-op Bank	17481	55601	31.44008201
Chakdaha Co-op Credit Society	452	67439	0.670235324
Total	66475	**496473**	13.38944917
Mahila Co-operative Credit Societies			
Nadia Zila Ganatantrik Mahila Co-op Sty	6220	1585954	0.392192964
Total	6220	**1585954**	0.392192964
Grand Total	72695		

APPENDIX-70
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Burdwan District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Kalna Town Co-operative Bank	17448	73684	23.67949623
Ranigange Co-operative Bank	12399	98119	12.63669626
Total	**29847**	**171803**	**17.3728049**
Mahila Co-operative Credit Societies			
Durgapur Mahila Co-operative Bank	5480	169386	3.235214244
Asansole Mahakuma Mahila Co-op CrSty	1296	164624	0.787248518
Burdwan Mahila Co-op Cr Society	2923	370464	0.789010538
Kalna Mahila Co-operative Cr Society	416	93976	0.442666213
Total	**10115**	**798450**	**1.266829482**
Grand Total	**39962**		

APPENDIX-71
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of Bankura District

UCBs/UCCSs/MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Bankura Town Co-op Bank	22856	104815	21.80603921
Bishnupur Town Co-op Bank	29845	49230	60.62360349
Total	**52701**	**154045**	**34.21143172**
Mahila Co-operative Credit Societies			
Bankura Mahila Co-op Cr Society	2175	126177	1.723768991
Total	**2175**	**126177**	**1.723768991**
Grand Total	**54876**		

APPENDIX-72
Number of Demand Deposit Accounts of UCBs, UCCSs, MCCSs per 100 Adult Population of East Midnapur District

UCBs, UCCSs, MCCSs	Number of Demand Deposit Accounts	Adult Population of area of operation of UCBs/UCCSs/MCCSs	Demand Deposit Accounts per 100 adult population
UCBs and Urban Credit Societies			
Contai Co-operative Bank	130906	6806090	1.923365692
Total	**130906**	**6806090**	**1.923365692**
Mahila Co-operative Credit Societies			
Contai Mahila Co-op Cr Society	494	738252	0.06691482
Tamluk Ghatal Haldia Mahila Coop. Credit Society	6726	296670	2.267165537
Total	**7220**	**1034922**	**0.697637117**
Grand Total	**138126**		

APPENDIX-73
Number of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Howrah

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Bantra Co-operative Bank	1446	88329	1.637061441
Baltikuri Co-operative Bank	3395	136982	2.478427823
Bally Co-operative Bank	1276	181614	0.702589007
Liluah Co-operative Bank	4406	148219	2.97262834
Kasundia Co-operative Bank	2239	107836	2.07630105
Shibpur Co-operative Bank	4157	267594	1.553472798
Baksara Co-operative Cr Society	4046	107171	3.775275028
Boluhati Co-operative Cr Society	323	16363	1.973965654
Ghoshpara Co-operative Cr Society	133	774052	0.017182308
South Howrah Co-op Cr Society	676	46547	1.452295529
Bankra Co-operative Credit Society	1988	69195	2.87303996
Prasastha Co-op Credit Society	1520	32244	4.714055328
Podrah Co-operative Credit Society	210	16576	1.266891892
Jhikiria Babasayee Co-op Cr Society	213	10522	2.024329975
Makardaha Co-op Credit Society	205	8534	2.402156082
North Howrah Co-operative Cr Sty	360	108504	0.331785003
Salkia Co-operative Credit Society	223	159766	0.139579134
Udaynarayanpur Amta Co-op Society	1088	192697	0.564616989
Total	27904	**2472745**	**1.128462498**
Mahila Co-operative Credit Societies (MCCSs)			
Bagnan-I Mahila Coop Society	8317	64169	12.96108713
Nari Pragati Co-op Credit Society	419	264121	0.158639411
Nari Pragati Co-op Credit Society	192	49666	0.38658237
Subhas Mahila Co-op Credit Society	681	40394	1.685893945
Bally Prafullamoyee Mahila Cr Sty	145	39036	0.371451993
Panchla Mahila Co-op Credit Society	1929	178621	1.079940209
Santragachi Mahila Co-op Cr Society	983	24048	4.087658017
Agragami Mahila Co-op Cr Society	122	69965	0.174372901
Paschim Howrah Mahila Co-op Sty	164	47907	0.342329931
Total	**12952**	**777927**	**1.664937713**
Grand Total	**40856**		

Number of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Hooghly

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies (UCCSs)			
Baidyabati Sheoraphuli Co-op Bank	3879	172884	2.243700979
Hooghly District Co-op Cr Bank	3370	381924	0.882374504
Nabagram Peoples Co-op Bank	1254	29890	4.195383071
Konnagar Co-operative Bank	3297	54154	6.088192931
Uttarpara Co-operative Bank	2773	115366	2.403654456
Bansabati Co-op Cr Society	1174	74772	1.570106457
Barijhati Co-op Cr Society	142	41481	0.342325402
Payragacha Co-op Cr Society	882	42283	2.085944706
Rishra Co-op Cr Society	518	70854	0.731080814
Tarakeswer Subhas Co-op Cr Sty	103	58244	0.17684225
Serampore Co-op Cr Society	369	95719	0.385503401
Bhadreswer Co-op Cr Society	432	70407	0.613575355
Bhadrakali Friends Co-op Cr Sty	280	32388	0.864517723
Rishra Peoples Co-op Cr Society	649	27158	2.38971942
Purashree co-op Cr Society	225	19776	1.137742718
Total	**19347**	**1287300**	**1.502913074**
Mahila Co-operative Credit Societies (MCCSs)			
Hooghly Mahila Co-op Cr Society	529	1808493	0.029250874
Total	**529**		**0.029250874**
	19876		

APPENDIX-75
No. of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of North 24 Pargana

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Khardaha Co-operative Bank	1495	146947	1.017373611
Bhatpara Naihati Co-op Bank	8086	335091	2.413075851
Nabapally Co-operative Bank	1205	87161	1.382499053
Rahuta Union Co-operative Bank	1015	350373	0.289691272
Agarpara Co-operative Cr Society	264	25062	1.053387599
Belgharia Co-operative Cr Society	612	20085	3.047050037
Bisharpara Kodalia Co-op Cr Sty	308	26395	1.166887668
Haroa Co-operative Credit Sty	216	61706	0.350046997
Janakalyan Co-operative Cr Sty	825	28746	2.869964517
Noapara Co-operative Cr Society	489	16090	3.039154755
Padatik Co-operative Cr Society	398	30496	1.305089192
Madhyamgram Co-op Cr Society	249	172194	0.144604342
Nimta Co-operative Cr Society	1445	53050	2.723845429
Titagarh Co-operative Cr Society	240	66135	0.36289408
Nona Chandanpukur Co-op Cr sty	45	83992	0.053576531
Bongaon Co-operative Cr Society	434	105217	0.412480873
Udayan Urban Co-op Cr Society	375	34234	1.095402232
Total	**17701**	**1642974**	**1.07737554**
Mahila Co-operative Credit Societies			
Madhyamgram Mahila Cr Society	2577	188512	1.367021728
Bhagabati Devi Nari kalyan Cr Sty	106	103371	0.102543266
Bongaon Mahila Sanirvar Cr Sty	470	186574	0.25191077
Total	**3153**	**478457**	**0.658993389**
Grand Total	**20854**		

APPENDIX-76
No. of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of South 24 Parganas

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Boral Union Co-op Bank	8603	384005	2.240335412
Budge Budge Nangi Co-op Bank	2132	438839	0.485827376
Joynagar Mazilpur Co-op Bank	3217	32164	10.00186544
Union Co-operative Bank	1161	109941	1.056020957
Benepukur Co-op Cr Society	1378	30801	4.473880718
Total	**16491**	**995750**	**1.656138589**
Mahila Co-operative Credit Societies			
Basanti Mahila Co-op Cr Society	552	17743	3.111086062
Canning Mahila Co-op Cr Society	670	83192	0.805365901
Dakshin Sahartali Mahila Rindan Samity	6132	106987	5.731537477
Namkhana Mahila Co-op Society	98	55546	0.176430346
Total	**7452**	**263468**	2.828426982
Grand Total	**23943**		

APPENDIX-77
Number of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Kolkata

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Baranagar Co-operative Bank	2120	427720	0.495651361
Dhakuria Co-operative Bank	2086	932843	0.223617479
Samata Co-op Development Bank	1130	2017530	0.05600908
Baguiati Co-op Credit Society	97	218085	0.04447807
Barisha Co- Credit Society	195	224199	0.086976302
Central Calcutta Co-op Cr Society	96	59997	0.160008
Jadavgarh Co-op Credit Society	227	245136	0.092601658
New Tollygunj Co-op Cr Society	65	27182	0.239128835
South Dumdum Co-op Cr Society	640	277238	0.230848585
Shiv Parbati Co-op Credit Society	243	170825	0.142250842
Sarsuna Friends Co-op Credit Society	39	63173	0.061735235
Total	**6938**	**4663928**	**0.148758729**
Mahila Co-operative Credit Societies			
Kolkata Mahila Urban Co-op Bank	114	1633475	0.006978987
Bidhan Nagar Mahila Co-op Cr Society	164	56036	0.292668999
Calcutta Mahila Co-op Credit Society	3959	1543645	0.256470885
Total	**4237**	**3233156**	**0.131048425**
Grand Total	11175		

APPENDIX-78
Number of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Nadia

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Krishnanagar City Co-op Bank	2451	109431	2.239767525
Sri Chaitanya Co-op Bank	375	86927	0.431396459
Nabadwip Co-operative Bank	2140	177075	1.20852746
Ranaghat Peoples Co-op Bank	4556	55601	8.194097228
Chakdaha Co-op Credit Society	305	67439	0.452260561
Total	**9827**	**496473**	**1.979362423**
Mahila Co-operative Credit Societies			
Nadia Zila Ganatantrik Mahila Co-op Sty	2714	1585954	0.171127284
Total	**2714**	**1585954**	**0.171127284**
Grand Total	12541		

APPENDIX-79
Number of Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Burdwan

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Kalna Town Co-operative Bank	4106	73684	5.572444493
Ranigange Co-operative Bank	968	98119	0.98655714
Total	**5074**	**171803**	**2.953382653**
Mahila Co-operative Credit Societies			
Durgapur Mahila Co-operative Bank	1344	169386	0.793454004
Asansole Mahakuma Mahila Co-op CrSty	232	164624	0.140927204
Burdwan Mahila Co-op Cr Society	603	370464	0.162768852
Kalna Mahila Co-operative Cr Society	104	93976	0.110666553
Total	**2283**	**798450**	**0.285928987**
Grand Total	**7357**		

APPENDIX-80
Number Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of Bankura

UCBs/UCCSs/MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCSs	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Bankura Town Co-op Bank	10622	104815	10.1340457
Bishnupur Town Co-op Bank	14256	49230	28.95795247
Total	24878	**154045**	**16.14982635**
Mahila Co-operative Credit Societies			
Bankura Mahila Co-op Cr Society	275	126177	0.217947803
Total	**275**	**126177**	**0.217947803**
Grand Total	**25153**		

APPENDIX-81
Number Borrowers of UCBs, UCCSs, MCCSs per 100 Adult Population of East Midnapur

UCBs, UCCSs, MCCSs	Number of Borrowers	Adult Population of area of operation of UCBs/UCCSs/MCCS	No. of Borrowers per 100 adult population
UCBs and Urban Credit Societies			
Contai Co-operative Bank	42609	6806090	0.626042265
Total	**42609**	**6806090**	**0.626042265**
Mahila Co-operative Credit Societies			
Contai Mahila Co-op Cr Society	225	738252	0.030477398
Tamluk Ghatal Haldia Mahila Coop. Credit Society	1717	296670	0.578757542
Total	**1942**	**1034922**	**0.60923494**
Grand Total	**44551**		

APPENDIX-82
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co- operative Credit societies of Howrah District (for the year 2010-11) *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Bantra Co-operative Bank	1446	780.13	470	32.50	227.11	29.11
Baltikuri Co-ope Bank	3369	2211.4	521	15.464	264.25	11.949
Bally Co-ope Bank	1459	716.65	892	61.13	373.52	52.12
Liluah Co-op Bank	4406	2131.85	1194	27.09	190.65	8.94
Kasundia Co-op Bank	2239	296.77	1358	60.65	92.75	31.25
Shibpur Co-ope Bank	4157	987.26	1507	36.25	142.25	14.40
Baksara Co-op Society	4046	1031.17	2423	59.88	471.26	45.70
Boluhati Co-op Society	323	32.57	265	82.04	21.25	65.24
Ghoshpara Co-op Society	133	34.01	108	81.20	26.61	78.24
South Howrah Co- Society	676	657.07	524	77.51	448.65	68.28
Bankra Co-op Society	1988	391.82	445	22.38	68.37	17.45
Prasastha Co-op Society	1520	209.5	489	32.17	53.61	25.59
Podrah Co-ope Society	210	16.72	188	89.52	11.27	67.40
Jhikiria Co ope Society	213	53.68	93	43.66	25.9	48.25
Makardaha Co-ope Society	205	42.18	185	90.24	33.03	78.31
North Howrah Cr. Society	360	77.89	214	59.44	35.27	45.28
Salkia Credit Society	223	52.68	190	85.20	26.01	49.37
Udaynarayanpur Society	1088	456.42	403	37.04	135.33	29.65
Bagnan Mahila Cr.Society	8317	662.23	7620	91.62	584.48	88.26
Nari Pragati Credit Society	419	5.98	419	100	5.98	100
Udaynarayanpur Amta Credit Society	192	11.22	107	55.73	7.71	68.72
Subhas Mahila Pragati Credit Society	681	129.81	268	39.35	55.7	42.91
Bally Prafullamoyee Mahila Credit Society	145	4.81	128	88.28	4.34	90.23
Panchla Mahila Credit Society	1929	106.25	1640	85.01	87.5	82.35
Santragachi Mahila Credit Society	1008	189.15	960	95.24	178.42	94.33
Agragami Mahila Co-operative Credit Society	122	4.92	113	92.62	3.86	78.45
Paschim Howrah Mahila Co-ope Credit Society	164	27.57	164	100	27.57	100
Total	41038	11321.71	22888	55.77	3602.65	31.82

APPENDIX-83

All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co- operative Credit societies of Hooghly District (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Baidyabati Sheoraphuli Co-operative Bank	3879	3677.96	997	**25.70**	633.39	**17.22**
Hooghly District Co-operative Credit Bank	3370	2244.04	864	**25.64**	175.34	**7.81**
Nabagram Peoples Co-operative Bank	1254	634.88	577	**46.01**	102.95	**16.22**
Konnagar Co-operative Bank	3297	561.2	1966	**59.63**	80.3	**14.31**
Uttarpara Co-operative Bank	2773	1651.05	718	**25.89**	139.73	**8.46**
Bansabati Co-operative Credit Society	1174	531.86	437	**37.22**	166.26	**31.26**
Barijhati Co-operative Credit Society	142	10.74	35	**24.65**	2.28	**21.23**
Payragacha Co-operative Credit Society	882	71.25	110	**12.47**	11.34	**15.92**
Rishra Co-operative Credit Society	518	54.31	165	**31.85**	12.3	**22.65**
Tarakeswer Netaji Subhas Co-ope Credit Society	103	21.6	34	**33.01**	5.76	**26.67**
Serampore Co-operative Credit Society	369	148.95	230	**62.33**	69.48	**46.65**
Bhadreswer Co-operative Credit Society	432	145.54	151	**34.96**	42.93	**29.50**
Bhadrakali Friends Co-operative Credit Society	280	138.37	92	**32.86**	41.3	**29.85**
Rishra Peoples Co-operative Credit Society	649	166.47	298	**45.92**	66.01	**39.6**
Purashree co-operative Credit Society	225	8.22	137	**60.89**	4.5	**54.74**
Hooghly Mahila Co-operative Credit Society	529	31.17	360	**68.05**	19.41	**62.27**
Total	19876	10097.61	7171	**36.08**	1573.28	**15.58**

APPENDIX-84

All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co-operative Credit societies of North 24 Parganas District (for the year 2010-11)

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Khardaha Co-op Bank	1495	1725.35	1083	**72.44**	1057.47	**61.29**
Bhatpara Naihati Co- Bank	8086	2314.93	5792	**71.63**	931.99	**40.26**
Nabapally Co-op Bank	1205	983.87	1055	**87.55**	425.92	**43.29**
Rahuta Union Co-op Bank	1015	326.95	572	**56.35**	124.93	**38.21**
Agarpara Credit Society	264	35.24	191	**72.348**	19.11	**54.23**
Belgharia Credit Society	612	66.75	461	**75.33**	32.21	**48.25**
Bisharpara Kodalia Co-operative Credit Society	228	33.33	171	**75**	23.74	**71.23**
Haroa Co op Credit Society	216	9.07	216	**100**	9.07	**100**
Janakalyan Credit Society	825	161.32	602	**72.97**	63.33	**39.26**
Noapara Credit Society	489	44.12	381	**77.91**	30.14	**68.31**
Padatik Co op Credit Society	398	347.57	164	**41.21**	101.7	**29.26**
Madhyamgram Cr. Society	249	177.73	162	**65.06**	78.24	**44.02**
Nimta Co-op Credit Society	1445	50.62	1210	**83.74**	39.1	**77.24**
Titagarh Credit Society	240	46.25	124	**51.67**	26.01	**56.24**
Nona Chandanpukur Co-operative Credit society	45	5.81	19	**42.22**	2.13	**36.66**
Bongaon Credit Society	434	356.28	268	**61.75**	150.88	**42.35**
Udayan Urban Credit Society	375	55.63	260	**69.33**	29.92	**53.78**
North 24Parganas Mahila Co-operative Credit Society	2577	263.34	2216	**85.99**	213.94	**81.24**
Bhagabati Devi Nari kalyan Co-operative Credit Society	106	8.38	78	**73.58**	6.28	**74.94**
Bongaon Mahila Sanirvar Co-operative Credit Society	470	2.66	470	**100**	2.66	**100**
Total	20774	7015.2	15495	**74.59**	3368.77	**48.02**

APPENDIX-85

All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co- operative Credit societies of Nadia District (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Krishnanagar Co-op Bank	2451	922.36	1574	**64.22**	246.36	**26.71**
Sri Chaitanya Co-op Bank	375	78.76	186	**49.60**	24.59	**31.22**
Nabadwip Co-op Bank	2140	1729.2	1749	**81.73**	741.99	**42.91**
Ranaghat Peoples Bank	4556	857.54	2699	**59.24**	312.32	**36.42**
Chakdaha Co-operative Credit Society	305	44.72	282	**92.46**	34.21	**76.50**
Nadia Zila Mahila Society	2714	87.25	2604	**95.95**	76.96	**88.21**
Total	12541	3719.83	9094	**72.51**	1436.43	**38.61**

APPENDIX-86
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co- operative Credit societies of South 24 Parganas District (for the year 2010-11)

Rs in Lakhs

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Boral Union Co-op Bank	8603	1819.73	2689	**31.26**	314.08	**17.26**
Budge Budge Nangi Co-operative Bank	2132	527.52	852	**39.96**	133.36	**25.28**
Joynagar Mazilpur Peoples Co-operative Bank	3217	387.06	1456	**45.26**	128.27	**33.14**
Union Co-operative Bank	1161	510.16	335	**28.85**	107.9	**21.15**
Benepukur Co-operative Credit Society	1378	244.12	1036	**75.18**	157.51	**64.52**
Basanti Mahila Co-operative Credit Society	552	47.72	552	**100**	47.72	**100**
Canning Mahila Co-operative Credit Society	670	515.2	448	**66.86**	316.85	**61.50**
Dakshin Sahartali Mahila Rindan Samabay Samity	6132	98.4	5349	**87.23**	70.14	**71.28**
Namkhana Mahila Co-operative Credit Society	98	3.92	98	**100**	3.92	**100**
Total	23943	4153.83	12815	**53.52**	1279.75	**30.81**

APPENDIX-87
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co-operative Credit societies of Kolkata District (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Baranagar Co-ope Bank	2120	1843.4	306	**14.43**	207.57	**11.26**
Dhakuria Co-ope Bank	2086	1925.89	342	**16.39**	276.94	**14.38**
Samata Co-operative Bank	1030	1188.3	121	**11.75**	117.28	**9.87**
Baguiati Credit Society	97	29.41	63	**64.95**	13.63	**46.34**
Barisha Co Credit Society	195	23.73	81	**41.54**	9.45	**39.82**
Central Calcutta Cr.Society	96	22.27	68	**70.83**	17.05	**76.56**
Jadavgarh Credit Society	227	51.96	189	**83.26**	41.2	**79.29**
New Tollygunj Cr. Society	65	15.2	48	**73.85**	10.61	**69.80**
South Dumdum Cr .Society	640	460.9	380	**59.37**	143.11	**31.05**
Shiv Parbati Credit Society	243	56.98	193	**79.42**	34.91	**61.27**
Sarsuna Friends CrSociety	39	12.41	21	**53.85**	6.19	**49.88**
Kolkata Mahila Urban ank	114	132.98	36	**31.58**	40.24	**30.26**
Bidhan Nagar Mahila UCS	164	32.25	87	**53.05**	17.78	**55.13**
Calcutta Mahila Cr Society	3959	186.95	2506	**63.30**	102.32	**54.73**
Total	11075	5982.63	4441	**40.10**	1038.28	**17.35**

APPENDIX-88
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co-operative Credit societies of Burdwan District (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Kalna Town Co-op Bank	4106	4114.21	2514	**61.23**	1575.33	**38.29**
Ranigange Co-op Bank	968	844.29	729	**75.31**	567.62	**67.23**
Durgapur Mahila Bank	1344	364.05	990	**73.66**	217.52	**59.75**
Asansole Mahila Samabaya Rindan Samity	232	11.05	172	**74.14**	6.27	**56.74**
Burdwan Mahila CrSociety	603	122.42	418	**69.32**	54.21	**44.28**
Kalna Mahila Cr. Society	104	9.25	88	**84.62**	7.33	**79.24**
Total	7357	5465.27	4911	**66.75**	2428.28	**44.43**

APPENDIX-89
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co-operative Credit societies of Bankura District (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Bankura Co-ope Bank	10622	796.56	6537	**61.54**	368.25	**46.23**
Bishnipur Co ope Bank	14256	1926.41	6546	**45.92**	612.02	**31.77**
Bankura District Mahila Co-operativeCredit Society	275	29.22	237	**86.18**	21.8	**74.61**
Total	25153	2752.19	13320	**52.96**	1002.07	**36.41**

APPENDIX-90
All Loan Amount and Small Borrower's Accounts of UCBs and Non agricultural Co-operative Credit societies of East Midnapur (for the year 2010-11)   *Rs in Lakhs*

UCBs/UCCSs/MCCS	All Loans		Small Loan/Surety Loan			
UCBs and Urban Credit Societies	Number of Accounts	Amount Outstanding	Number of Account	% of total(in Number)	Amount Outstanding	% of total (in Rs.)
Contai Co-operative Bank	42609	23308.21	26089	**61.23**	7752.31	**33.26**
Contai Mahila Cr. Society	225	9.12	178	**79.11**	4.5	**49.34**
Tamluk Ghatal Haldia Mahila Co-op Cr .Society	1717	57.49	1412	**82.24**	39.16	**68.12**
Total	44551	23374.82	27679	**62.13**	7795.97	**33.35**

APPENDIX-91
Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Howrah
District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Bantra Co-operative Bank	14.4	14.17	14.71	13.54	11.17	13.56
Baltikuri Co-ope Bank	23.55	25.68	25.35	24.25	26.26	25.02
Bally Co-ope Bank	55.68	55.73	55.58	51.59	48.2	53.36
Liluah Co-op Bank	18.67	18.61	17.59	17.32	18.3	18.10
Kasundia Co-op Bank	37.52	35.98	27.64	17.49	13.4	26.41
Shibpur Co-ope Bank	19.49	19.34	18.85	18.51	20.48	19.33
Baksara Co-op Society	48.95	39.3	29.81	25.19	25.45	33.74
Boluhati Co-op Society	18.42	17.53	13.27	11.39	10.55	14.23
Ghoshpara Co-op Society	0	0	309.64	125.06	152.65	117.47
South Howrah Co- Society	60.59	58.2	57.42	55.23	56.46	57.58
Bankra Co-op Society	41.92	42.62	39.36	39.89	38.12	40.38
Prasastha Co-op Society	87.86	91.09	80.45	68.79	74.82	80.60
Podrah Co-ope Society	17.45	15.98	14.22	12.34	12.69	14.54
Jhikiria Co ope Society	207.51	152.77	100.22	72.21	49.81	116.50
Makardaha Co-ope Society	64.61	66.08	71.69	65.14	65.14	66.53
North Howrah Cr. Society	84.58	78.89	63.37	49.31	40.78	63.39
Salkia Credit Society	49.8	53.99	51.43	40.42	42.54	47.64
Udaynarayanpur Society	58.95	59.72	56.38	64.95	72.18	62.44
Bagnan Mahila Cr.Society	118.41	112.67	106.49	103.83	96.87	107.66
Nari Pragati Credit Society	0	0	0	0	0	0
Udaynarayanpur Amta Credit Society	49.47	50.19	49.07	44.69	48.89	48.46
Subhas Mahila Pragati CrSociety	142.5	155.84	158.38	171.54	168.1	159.27
Bally Prafullamoyee Mahila Credit Society	77.13	71.38	71.82	77.19	66.9	72.88
Panchla Mahila Credit Society	0	46.92	64.87	65.28	62.03	47.82
Santragachi Mahila Cr. Society	33.13	32.56	31.53	30.23	36.55	32.80
Agragami Mahila Co-operative Credit Society	0	71.16	49.9	60.82	55.33	47.44
Paschim Howrah Mahila Co-ope Credit Society	75.88	81.67	79.66	77.21	86.00	80.08
Total	52.09	54.37	61.43	51.98	51.84	54.34

APPENDIX-92

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Hooghly

District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Baidyabati Sheoraphuli Co-operative Bank	54.98	56.13	60.57	59.33	61.31	58.46
Hooghly District Co-operative Credit Bank	52.62	43.15	36.97	32.12	32.29	39.43
Nabagram Peoples Co-operative Bank	16.44	16.48	14.44	12.61	14.71	14.94
Konnagar Co-operative Bank	18.61	17.27	15.45	14.14	13.65	15.82
Uttarpara Co-operative Bank	38.02	37.79	37.075	33.88	32.45	35.84
Bansabati Co-operative Credit Society	45.66	41.28	41.86	37.4	34.37	40.11
Barijhati Co-operative Credit Society	92.39	77.12	80.75	65.58	68.19	76.81
Payragacha Co-operative Credit Society	31.33	26.16	24.17	21.95	21.51	25.02
Rishra Co-operative Credit Society	78.08	88.21	84.23	86.3	95.68	86.50
Tarakeswer Netaji Subhas Co-ope rative Credit Society	0	0	0	0	3.48	0.70
Serampore Co-operative Credit Society	31.6	27.43	32.05	29.69	32.77	30.78
Bhadreswer Co-operative Credit Society	49.43	44.57	36.01	31.32	24.13	37.12
Bhadrakali Friends Co-operative Credit Society	203.64	168.75	140.93	158.14	123.1	158.91
Rishra Peoples Co-operative Credit Society	0	0	77.84	73.65	59.08	42.11
Purashree co-operative Credit Society	94.24	86.92	92.35	89.86	75.07	87.69
Hooghly Mahila Co-operative Credit Society	42.31	40.77	34.76	59.08	57.96	46.98
Total	39.65	37.7	36.28	33.39	33.05	36.01

APPENDIX-93

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of North 24 Parganas District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Khardaha Co-op Bank	45.14	53.91	52.78	50.85	49.65	50.47
Bhatpara Naihati Co- Bank	41.25	42.48	33.32	30.89	28.85	35.36
Nabapally Co-op Bank	23.11	23.95	25.32	21.02	21.49	22.98
Rahuta Union Co-op Bank	37.63	35.66	32.63	25.54	24.09	31.11
Agarpara Credit Society	96.99	79.04	72.67	88.43	84.75	84.38
Belgharia Credit Society	69.05	79.54	68.78	73.55	75.94	73.37
Bisharpara Kodalia Co-operative Credit Society	24.22	31.79	25.71	19.85	22.57	24.83
Haroa Co op Credit Society	143.95	124.24	172.34	113.2	100.44	130.83
Janakalyan Credit Society	21.46	20.38	19.21	13.86	14.43	17.87
Noapara Credit Society	98.43	67.15	62.67	40.12	45.84	62.84
Padatik Co op Credit Society	50.44	54.75	67.01	68.4	67.41	61.60
Madhyamgram Cr. Society	90.82	122.95	104.57	88.87	62.11	93.86
Nimta Co-op Credit Society	41.93	41.54	35.83	34.89	31.84	37.21
Titagarh Credit Society	87.00	74.08	53.87	51.22	53.83	64.00
Nona Chandanpukur Co-operative Credit society	63.80	45.19	37.65	40.14	50.73	47.50
Bongaon Credit Society	54.62	63.685	124.12	54.36	40.93	67.54
Udayan Urban Credit Society	147.40	151.21	100.88	97.16	90.84	117.50
North 24Parganas Mahila Co-operative Credit Society	48.77	59.15	66.9	72.65	70.26	63.55
Bhagabati Devi Nari kalyan Co-operative Credit Society	91.88	87.76	92.99	79.64	67.74	84.00
Bongaon Mahila Sanirvar Co-operative Credit Society	21.94	36.93	32.84	30.77	30.75	30.65
Total	38.49	40.62	36.86	33.9	32.71	36.52

APPENDIX-94
Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of South 24 Parganas District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Boral Union Co-op Bank	22.78	27.45	25.76	20.99	19.68	23.33
Budge Budge Nangi Co-operative Bank	54.37	54.84	54.04	51.65	42.27	51.43
Joynagar Mazilpur Peoples Co-operative Bank	24.44	22.95	19.91	16.51	14.51	19.66
Union Co-operative Bank	21.12	24.9	27.86	29.25	31.98	27.02
Benepukur Co-operative Credit Society	126.08	145.64	151.94	160.95	140.24	144.97
Basanti Mahila Co-operative Credit Society	0	0	56.78	66.02	68.41	38.24
Canning Mahila Co-operative Credit Society	66.81	73.05	67.66	61.08	62.05	66.13
Dakshin Sahartali Mahila Rindan Samabay Samity	130.98	130.25	63.18	43.75	34.19	80.47
Namkhana Mahila Co-operative Credit Society	0	0	0	0	81.33	16.27
Total	28.01	32.32	30.80	26.77	25.22	28.63

APPENDIX-95
Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Kolkata District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Baranagar Co-ope Bank	39.68	43.24	45.65	44.71	49.21	44.50
Dhakuria Co-ope Bank	47.75	48.6	48.09	44.81	42.65	46.38
Samata Co-operative Bank	81.89	63.29	58.72	60.96	57.93	64.56
Baguiati Credit Society	130.71	205.63	141.84	139.64	118.25	147.21
Barisha Co –ope Credit Society	76.84	74.16	70.23	61.01	33.77	63.20
Central Calcutta Cr.Society	21.05	18.3	21.32	18.62	23.08	20.47
Jadavgarh Credit Society	92.7	94.77	87.25	70.98	68.47	82.83
New Tollygunj Credit Society	89.77	110.29	97.75	91.32	76.11	93.05
South Dumdum Credit .Society	56.36	54.69	51.295	43.14	37.535	48.60
Shiv Parbati Credit Society	79.53	85.94	81.62	67.21	72.37	77.33
Sarsuna Friends Credit Society	43.32	45.41	39.96	44.42	37.09	42.04
Kolkata Mahila UrbanBank	68.35	72.28	80.69	65.92	64.28	70.30
Bidhan Nagar Mahila Cr. Society	54.59	53.44	53.85	37.91	47.21	49.40
Calcutta Mahila Credit Society	76.67	81.21	88.785	78	75.85	80.10
Total	68.52	75.09	69.07	62.05	57.41	66.43

APPENDIX-96

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Nadia District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Krishnanagar Co-op Bank	58.59	61.73	58.33	52.2	47.77	55.72
Sri Chaitanya Co-op Bank	61.13	53.96	44.29	38.7	36.76	46.97
Nabadwip Co-op Bank	47.95	40.86	40.08	46.69	41.72	43.46
Ranaghat Peoples Bank	16.79	16.81	14.46	12.32	10.86	14.25
Chakdaha Co-operative Cr.Socty	49.44	50.68	54.53	54.6	54.11	52.67
Nadia Zila Mahila Society	14.52	14.25	11.74	10.66	15.84	13.40
Total	31.54	30.14	27.78	27.51	25.1	28.41

APPENDIX-97

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Burdwan District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Kalna Town Co-op Bank	99.24	89.53	71.33	66.55	66.02	78.53
Ranigange Co-op Bank	52.64	52.87	49.02	46.71	42.66	48.78
Durgapur Mahila Bank	61.59	59.18	53.00	50.07	56.17	56.00
Asansole Mahila Samabaya Rindan Samity	32.56	29.06	29.22	58.30	68.29	43.49
Burdwan Mahila CrSociety	163.92	160.40	155.86	147.06	130.69	151.59
Kalna Mahila Cr. Society	148.90	141.90	140.80	56.98	59.44	109.60
Total	84.90	78.87	65.87	61.86	60.83	70.47

APPENDIX-98

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of Bankura District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Bankura Co-ope Bank	36.52	33.76	33.38	30.27	29.54	32.69
Bishnipur Co ope Bank	29.57	31.71	32.89	32.16	34.78	32.22
Bankura District Mahila Co-operativeCredit Society	27.31	29.34	28.55	32.21	22.87	28.06
Total	31.13	31.60	31.61	31.55	29.06	30.99

APPENDIX-99

Credit Deposit Ratio of Urban Co-operative Banks, Urban Co-operative Credit Societies, Mahila Co-operative Credit Society of East Midnapur District

UCBs,UCCSs,MCCSs	2006-07	2007-08	2008-09	2009-10	2010-11	Average
Contai Co-operative Bank	69.62	68.88	70.03	68.49	72.26	69.856
Contai Mahila Cr. Society	74.25	82.83	71.21	25.67	23.24	55.44
Tamluk Ghatal Haldia Mahila Co-op Cr .Society	25.48	25.9	26.09	28.25	20.55	25.254
Total	69.33	68.62	69.78	68.24	71.94	69.582

APPENDIX-100

(QUESTIONNAIRE)

(All information provided by you will be treated as strictly confidential and used for research only. Your kind co-operation will be highly appreciated. Put √ mark whenever necessary.)

1. (a) Name: Age: Gender:
   (b) Locality:
   (c) No. of family members:
   (d) No. of earning members:

	Male	Female		Male	Female
Adult			Children		
Adult			Children		

(e) Level of Education:
   [Put √ mark]

Illiterate	Up to Primary	Up to Secondary/H.S.	Graduate & above

2. Source of income:
   [Put √ mark]

Type of Income	
Agricultural Income	
Business	
Service	
Involvement in NREGA	
Mid-day meal	
Pension Schemes	
Other(s) (Specify)	

3. (a) Monthly Consumption
   Expenses (Approximate)
   [For Miscellaneous, it includes expenses on clothing,
   Generally they give yearly estimate]

Type of Expenses	Amount Rs.
(a) On Food	
(b) Electricity & House Rent	
(c) Children's education	
(d) Medical Expenses	
(e) Miscellaneous	
Total	

(b) Estimated average monthly or yearly savings:

Rs.

:
4. (a) Do you have a Bank Account?

Yes	No

(b) If yes, (i) Mention the name of the bank:

        (ii) Branch:

        (iii) Distance from your place:

(c) Type of bank account:

Savings	Current	Fixed Deposit

(d) Credit facility availed:

Yes	No

(e) If yes, then please indicate:

      (i) Amount of credit:

Rs.

      (ii) Purpose:

Yes	No

(h) Does the bank credit help you/your family in generating additional income?

Yes	No

(i) If yes, please indicate the amount of additional income generated per month or per year:

Amount (Rs.)

5. (a) How many banks are presently operating in your locality (other than UCB/ NACCS):

(b) How would scale of banking facility in your locality? [Put √ mark]

Good	Moderate	Poor

(c) Why have you chosen UCB/NACCS as your bank?

(i) Nearer to your place?	
(ii) Credit facility at lower interest rate?	
(iii) Any other facility? (e.g. bank timing,etc)	

6. You opened your account in UCB/NACCS with how much initial deposit?
  (a)No frill   (b) Less than Rs. 100   (c) Rs.100-200 (d) Rs.200-500 (e) More than Rs.500

7. What documents you have been asked for opening an account?
   (a) Electoral card (b) Ration card (c) Any Others (such as Aadhaar, etc) _____

8. How many times do you visit the UCB/NACCS in a month to obtain the banking services?
    (a)Once   (b) Twice (c) Four-Five   (d) More than 5 times

9. For what reasons do you visit the bank?
         (a)Deposit money
         (b) Withdrawing money
         (c) Entry in pass book
         (d) Depositing cheque
         (e) Obtaining loans /
         (f) Repayment

(g) Others (specify)

10. Why you initially did not possess a bank account?

Reason	Disagree	Indifferent	Agree
Lack of financial knowledge			
Illiteracy/language			
Branch timings			
Banking procedure are cumbersome			
Unsuitable banking products/schemes			
Documents required for opening			
Transaction costs			
Attitude of bank officials			
Low incomes and assets			

11. (a) What are the difficulties that you face in accessing banking service?

Distance	
Ignorance	
Apprehension fear	
Non-co-operation from bank officials	
Any other, specify	

(b) Have the bank officials ever met you to hear your problem?

Yes	No

(c) What difficulties do you face in availing bank credit?

Inadequate security	
Cumber some process	
Lack of awareness of schemes	
Any other, specify	

(d) Have you taken loan from the money lenders/relatives?

Yes	No

(e) If yes, indicate the amount of interest rate?

Interest rates

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➢ Konnagar Samabay Bank Ltd.

➢ Nabagram People's Co-operative Bank Ltd.

➢ Hooghly Co-operative Credit Bank Ltd.

➢ Kalna Town Co-operative Bank Ltd.

➢ Durgapur Steel People's Co-operative Bank Ltd.

➢ Durgapur Mahila Co-operative Bank Ltd.

➢ Raniganj Co-operative Bank Ltd

➢ Dhakuria Co-operative Bank Ltd.

➢ The Nabapally Co-operative Bank Ltd.

➢ The Joynagar-Mozilpur People's Bank Ltd

➢ Contai Co-operative Bank Ltd

➢ Baltikuri Co-operative Bank Ltd.

➢ Bansabati Co-operative Bank Ltd

➢ Samata Development Co-operative Bank Ltd.

- ➢ Budge Budge Nanghi Co-operative Bank Ltd.
- ➢ Union Co-operative Bank Ltd.
- ➢ Bankura Town Co-operative Bank Ltd.
- ➢ Bishnupur Town Co-operative Bank Ltd.
- ➢ Nabadwip Co-operative Bank Ltd
- ➢ Ranaghat People's Co-operative Bank Ltd.
- ➢ Panihati Co-operative Bank Ltd.
- ➢ Bantra   Co-operative Bank Ltd.
- ➢ Kasundia Co-operative Bank Ltd.
- ➢ Rahuta Union Co-operative Bank Ltd.
- ➢ Bally Co-operative Bank Ltd
- ➢ The Boral Union Co-operative Bank Ltd.

- • Published Annual Accounts of the following Urban Co-operative Credit Societies for the period 2006-07 to 2010-11:
- ➢ Bankra Co-operative Credit Society Ltd.
- ➢ Boluhati Co-operative Credit Society Ltd.
- ➢ Makardaha Co-operative Credit Society Ltd.
- ➢ North Howrah Co-operative Credit Society Ltd.
- ➢ Udaynarayanpur Amta Co-operative Credit Society Ltd.
- ➢ Prasastha Co-operative Credit society Ltd.
- ➢ Jhikira Babasayee Co-operative Credit Society Ltd.
- ➢ Salkia Co-operative Credit Society Ltd
- ➢ Podrah Co-operative Credit Society Ltd.
- ➢ Baksara co-operative Credit Society Ltd.
- ➢ The Ghosh Para Co-operative Credit Society Ltd.
- ➢ Jadavgarh Co-operative Credit Society Ltd.
- ➢ United Co-operative Credit Society Ltd.
- ➢ The New Tallyganj Co-operative Credit Society Ltd.
- ➢ Barisha Urban Co-operative Credit Society Ltd.
- ➢ Central Calcutta Co-operative Credit Society Ltd.
- ➢ Baguiati Urban Co-operative Credit Society Ltd.
- ➢ Belgharia Co-operative Credit Society Ltd.

- Nimta Co-operative Credit Society Ltd.
- Paschim Putiyari Co-operative Credit Society Ltd.
- Shiv Parvati Co-operative Credit Society Ltd.
- South Dumdum Co-operative Credit Society Ltd.
- Barasat Co-operative Credit Society Ltd.
- Noapara Co-operative Credit Society Ltd.
- Agarpara Co-operative Credit Society Ltd.
- Titagarh Co-operative Credit Society Ltd.
- Padatik Co-operative Credit Society Ltd.
- Bisharpara Kodalia Co-operative Credit Society Ltd
- Haroa Urban Co-operative Credit Society Ltd.
- Bongaon Co-operative Credit Society Ltd.
- Chandanpukur Co-operative Credit Society Ltd.
- Janakalyan Co-operative Credit Society Ltd.
- Udayan Urban Co-operative Credit Society Ltd.
- Madhyamgram Urban Co-operative Credit Society Ltd.
- Sarsuna Friends' Co-operative Credit Society Ltd.
- Progressive Co-operative Credit Society Ltd
- Benepukur Co-operative Credit Society Ltd.
- Chakdaha Co-operative Credit Society Ltd

- Published Annual Accounts of the following Mahila Co-operative Credit Societies for the period 2006-07 to 2010-11:
- Subhas Mahila Pragati Co-operative Credit society Ltd.
- Naripragati Credit Co-operative Society Ltd.
- Bally Prafulla Moyee Mahila Co-operative Credit Society Ltd.
- Panchla Mahila Bikash Co-operative Credit Society Ltd.
- Bagnan-I Mahila Bikash Co-operative Credit Society Ltd.
- South Howrah Mahila Co-operative Credit Society Ltd.
- Mahila Bikash Co-operative Credit Society Ltd.
- Agragami Mahila Co-operative Credit Society Ltd.
- Udaynarayanpur Mahila Co-operative Credit Society Ltd.

- Paschim Howrah Mahila Co-operative Credit Society Ltd
- Dakshin Sahartali Mahila Rindan Samity Ltd.
- Bidhannagar Mahila Co-operative Credit Society Ltd.
- Usha Multipurpose Mahila Co-operative Credit Society Ltd.
- Kolkata Mahila Co-operative Credit Society Ltd.
- Uttar 24 Parganas Mahila Co-operative Credit Society Ltd.
- Bongaon Mahakuma Mahila Sharnirvar Co-operative Credit Society Ltd.
- Bagabati Devi Nari Kalyan Samabay Samity Ltd.
- Canning Mahila Co-operative Credit Society Ltd.
- Namkhana Mahila Co-operative Credit Society Ltd.
- Basanti Mahila Co-operative Credit Society Ltd.
- Nadia Jila Ganatantrik Mahila Co-operative Credit Society Ltd.
- Tamluk Ghatal Haldia Mahila Co-operative Credit Society Ltd.
- Contai Mahila Co-operative Credit Society Ltd.
- Bankura Mahila Co-operative Credit Society Ltd.

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