

**A Study of Pragathi Krishna Grameena Bank in
Chitradurga District”**

**Thesis Submitted to Kuvempu University in fulfilment of the
requirements for the Degree of**

DOCTOR OF PHILOSOPHY

In

ECONOMICS



By

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**Department of P.G. Studies and Research in Economics
Kuvempu University
Jnana Sahyadri, Shankaraghatta - 577 451
Shivamogga District, Karnataka State**

Under the Guidance of

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Declaration

I, **Ashwini H** hereby declare that the Thesis entitled, “**A Study of Pragathi Krishna Grameena Bank in Chitradurga District**” is the outcome of my own study undertaken under the Supervision and Guidance of **Dr. Ravindranath N. Kadam**, Professor, Department of P.G. Studies and Research in Economics, Kuvempu University, Jnana Sahyadri, Shankaraghatta for the award of the Degree of **Doctor of Philosophy in Economics** and has not previously formed the basis for the award of any Degree/Diploma or such other similar title.

Date: 23-11-2022

Place: Shankaraghatta

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Certificate

This is to certify that the material presented in this Thesis entitled “**A Study of Pragathi Krishna Grameena Bank in Chitradurga District**”, is a record of bonafide research work carried out by **Ashwini H** in this Department under my Supervision and Guidance for the Degree of **Doctor of Philosophy in Economics** of Kuvempu University. The results presented in this thesis are not previously formed the basis for the award of any Degree/Diploma or such other similar title.

Date: 23-11-2022

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Abbreviation

SL.No	Long Form	Abbreviation
1	Commercial Banks	CBs
2	State Co-operative Banks	SCBs
3	District Central Co-operative Banks	DCCBs
4	Primary Agricultural Credit Societies	PACS
5	State Cooperative Agriculture and Rural Development Banks	SCARDBs
6	Primary Cooperative Agriculture and Rural Development Banks	PCARDBs
7	Regional Rural Banks	RRBs
8	Land Development Banks	LDBs
9	National Bank for Agriculture and Rural Development Bank	NABARD
10	Differential Interest Rate	DIR
11	Capital to Risk-Weighted Assets Ratio	CRAR
12	Mahatma Gandhi National Rural Employment Guarantee Act	MGNREGA
13	Pradhan Mantri Gram Sadak Yojana	PMGSY
14	Reserve Bank of India	RBI
15	Below Poverty Line	BPL
16	Farmers Service Societies	FSS
17	Kisan Credit Card	KCC
18	Pragathi Krishna Grameen Bank	PKGB
19	Augmented Dickey Fuller Test	ADFT
20	Karnataka State Road Transport Corporation	KSRTC
21	Augmented Dickey-Fuller	ADF
22	Compound Annual change Rate	CAGR
23	Standard Deviation	St. Dev
24	Non-Performing Assets	NPAs
25	Coefficient of Variable	CV
26	Capital	CAP
27	Deposits	DEP
28	Investment	INV
29	Other Liabilities	OLB
30	Other Assets	OAS
31	Interest earned	IE
32	Advance	ADV

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Chapter-I

INTRODUCTION AND RESEARCH DESIGN

INTRODUCTION

The institutional structure of rural banking in India consists of four sets of institutions viz. the Commercial Banks (CBs), both nationalized and others, a three tier federal co-operative banking system with State Co-operative Banks (SCBs) at the State level, District Central Co-operative Banks (DCCBs) at the district level and the Primary Agricultural Credit Societies (PACS) at the village level, the State Cooperative Agriculture and Rural Development Banks (SCARDBs) with Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to them or supported by a network of branches at the taluka-block level and finally the Regional Rural Banks (RRBs).

The co-operative banks provide short and medium term loans and the SCARDBs and PCARDBs extend medium and long term loans while RRBs focus primarily on the small and marginal farmers, agricultural labourers and rural artisans. The commercial banks in addition to general banking functions are bound by the guidelines issued by the RBI to lend 40 % of the aggregate credit to priority sector. These banks are expected to provide 18 % of their net outstanding bank credit to agricultural sector of which 75 % has to be for direct agriculture. Agriculture forms the backbone of the Indian economy. Agriculture contributes a major share of the national Expenditure in India and it provides employment to around 65 % of the total work force in the country. Agriculture contributes substantially to India's export trade. It also provides support to India's transport system. Development of Indian agriculture is an essential condition for the development of the national economy.

Agricultural credit is the most crucial input in all agricultural programmes. Main strategy in the matter of agricultural finance was institutionalization for implementation of

agriculture and rural development programmes with adequate and timely flow of credit to assist weaker sections and less developed regions.

Institutional credit refers to the funds made available by Cooperative Societies, Commercial Banks and Regional Rural Banks.

In the field of cooperation the Primary Agricultural Credit Societies (PACs) provide short and medium term credit and Land Development Banks (LDBs) provide long term loan to the agricultural sector. Commercial Banks including Regional Rural Banks (RRBs) provide both short and long term loans for agriculture and allied activities. The National Bank for Agriculture and Rural Development Bank (NABARD) is apex institution at the national level and for agricultural credit and provides refinance assistance to the above agencies. The R B I, the Central Bank of India gives overall direction to rural credit and financial support to the NABARD.

Institutionalization of Credit

Banking sector has been functioning as a mobiliser of surplus Expenditure from people and deployment of the credit to segment of national economy such as agriculture, industry, trade, transport, etc. These sectors depend on the availability of adequate credit in right time. The need for institutional credit arises because of the weakness or inadequacy of private agencies to supply credit to the various sectors and particularly the farmers in the rural sector. Institutions credit has the basic motive to help farmers to their productivity and maximize their Expenditure. Institutional agencies like banks make a clear distinction between short-term and long-term credit requirements and give loans accordingly. Institutional credit is fully integrated with other needs of agriculturists. Farmers need not only credit but also guidance in the planning of their agricultural operations, pesticides, etc. assistance in raising crops and in general help for maximizing their Expenditure. In all developed countries credit services and extension services go hand in hand. This work is done best by cooperatives and commercial banks.

Evolution of Multiagency Approach

The All India Rural Credit Survey (1969) recommended the adoption of multi-agency approach to finance the rural sector. Government openly accepted that rural credit could not be met by cooperative societies alone and the commercial banks should play an important role in the rural sector. This was the basic reason for nationalization of 14 leading commercial banks in 1969. It was followed by the setting up of Regional Rural Banks (RRBs). Thus the multiagency approach of institutional credit was evolved over a number of Years. The Reserve Bank of India felt that multiagency approach to rural finance required a special banking institution to coordinate and help all the institutional specializing in rural finance. This led to the setting up of NABARD as the apex bank for rural finance in 1982.

Nationalization of commercial banks has led to rapid expansion in bank branches in rural areas and semi-urban areas. The number of branches in rural areas has increased and the agricultural borrowing accounts with commercial banks have gone up sustainability compared to 1969. Commercial banks have been extending loans for such activities as dairying, poultry farming, piggery, fisheries and others. Multiagency approach consisting of cooperative, commercial banks and regional rural banks as institutional credit has been adopted to provide cheaper and adequate credit to agriculturists. Main strategy in the matter of agricultural finance was institutionalization for supplying agriculture and rural development programmes with adequate and timely flow of credit to assist the weaker sections and less developed regions. India's rural credit system is unique in its reach and diversity. The rural financial institutions play a unique role in accelerating efforts to reduce poverty and regional imbalances. The rural financial institutors have made the rural credit delivery system vibrant and dynamic. These rural financial institutions would help in reducing regional imbalances by mobilizing and simultaneously deploying resources in the same region. These banks would cover primarily the small and marginal farmers,

landless labourers, rural artisans, small traders and other weaker sections of rural society for their productive credit needs.

Regional Rural Banks

On rural credit, Narasimham Committee under the rule of PM Mrs. Indira Gandhi made recommendation for the formulation of Regional Rural Banks (RRBs), for the benefit of the rural population as compared to commercial banks. Cooperative and commercial banks made significant strides in meeting the credit needs of people through the institutional credit approach. However their functional and managerial performance was not found quite adequate. The performance of the rural sector in the arena of rural credit has not been in tune with the policy prescriptions of the government. Hence, the setting up of a new agency was felt with synthesizing the merits of the commercial banks and the cooperative banks. Accordingly, the Banking Commission in 1969 came up with an idea of crediting Regional Rural Banks (RRBs). This was to be in addition to the existing multiagency credit structure. The Government of India also concurred with the ideas that the time has arisen to establish a new establishment on the base of equipped ethos totally diverse from those working in the Public Sector Banks. The Government of India had taken the decision to establish Regional Rural Banks based on the Banking Commission's and the Working Group's recommendations. This was under the canon of State sponsored coupled with regional orientation. It was considered that the Regional Rural Banks were low cost institutions midway between the cooperative banks and the commercial banks locally based and imbibing indigenous social ethos. It was conceived and believed that for the rural development, Regional Rural Banks will be facsimile financial infrastructure. The new generation of commercial banks popularly known as Regional Rural Banks have been formed and sponsored by the state. These RRBs are regionally based and rural oriented. These banks are expected to constitute a low cost banking system with local feel and high degree of efficiency coming with organic links

with the commercial banks, which not only contributed to their share capital along with union and state government but also provided key manpower and guidance.

Characteristics of Regional Rural Banks

In the light of the recommendations of the working group on Rural Banks, the Indian government declared the Regional Rural Banks' ordinance of 1975 on 26th September 1975 and it was replaced later by the Regional Banks Act 1976 on 9th February, 1976. The Act had various provisions relating to the incorporation, regulation and working of the Regional Rural Bank.

Objectives of the RRBs

The RRBs were established with the main objectives of establishment of an integrated rural development programme and to ensure full coverage of potential target population in the rural sector of the country. RRBs are to be set up mainly “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 the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs and for matters connected there with and incidental there too”

Problems faced by Regional Rural Banks of India

The RRBs in India are facing several problems which is resulting in slow development and failure of achieving their targets. Following are the major problems faced by RRBs

1. Lack of Co-ordination in branch expansion:

The functions of RRBs are limited to a particular area Branch expansion process of RRBs is slow. Many times the branches of RRBs are opened at the places where no commercial banks or co-operative banks exist. This leads for lopsidedness.

2. Difficulties in Deposit Mobilization:

The RRBs have failed to mobilize accounts within themselves and keep rich customers of the village are excluded though they are potential depositors. This leads to lesser deposit mobilization. In addition to this the neither the state nor the local governments or their agencies co-operated the RRBs by maintaining their deposit accounts.

3. Sluggish in Lending:

The Regional Rural Banks, banks are not capable in expanding the financial assistance in accordance with the demand **because of lack of capital**. The RRBs' are slow in advancing loan because, there is restricted scope for nonstop lending. It is difficult to categorize the prospective small borrowers. Most of the small borrowers don't like paperwork of the banks and therefore prefer indigenous of finance sources. There are anomalies in the Differential Interest Rate (DIR) Scheme which is problematic to the RRBs. The RRBs charge 14 % interest but the Commercial Banks charge only 4 per cent under the DIR Scheme in rural areas. Due to this borrowers don't show interest on RRBs in the area when a loan from the commercial bank is available under the DIR Scheme, there is no helpful link between the RRBs and PACS and the farmers' service societies and there is lack of co-ordination between officials of the district credit planning committees and the RRBs.

- 4. Delay in repayment of debt:** The RRBs advance loans to small and marginal farmers, small manufacturer and labours that too without sufficient guarantee therefore loan amount does not repay by the borrowers in time.

5. Urban-Orientation of Staff:

Most of the bank staff doesn't stay at local head quarters rather prefer for travelling from nearby cities and towns and have less local involvement.

6. Rigid Procedures:

The procedures followed by the RRBs are similar to the scheduled commercial banks in regard with deposits and sanctioning loans which are complex and time-consuming. Therefore the rural customers prefer easy ways following indigenous bankers.

Despite these problems, the RRBs have been trying to achieve their social objectives. They have succeeded in projecting their image of 'small man's bank'. In fact they are development banks of the rural poor. They have been trying to fill regional and functional gaps in rural finance in India.

Recapitalization of RRBs

Due to defaulting and non-repayment of loans, banks frequently run into debts. To avoid this, the largest shareholder in RRBs, the Government invests capital in such banks.

The prescribed minimum **Capital to Risk-Weighted Assets Ratio (CRAR)** known as the Capital Adequacy Ratio, for any Scheduled Commercial Bank (includes RBIs) is supposed to be **9 %**. If banks unable to maintain this ratio they have to be considered for recapitalisation.

- A committee was formed under the chairmanship of K. C. Chakraborty, to analyze the situation of RRBs, in 2009. In 2010, the committee suggested many measures to increase the Capital to Risk-Weighted Assets Ratio (CRAR), one of them was recapitalization of the banks.
- For this purpose, the Government has to release ₹ 1100 crore in 2010-11 and 2011-12. But the state government and the sponsor banks of RRB also have to release an amount proportionate to the shares held by them.
- For the improvement of skills of the staff of RRBs, the Government in collaboration with NABARD started a corpus building fund with an initial corpus of ₹ 100 crore.

The Government announced the continuation of recapitalisation of RRBs in 2020. It has reserved ₹ 1340 crore and will release of ₹ 670 crore out of this fund on the conditioned that, the proportionate amount is invested by the sponsor banks and State government. This step was to protect the farmers, local businessmen, trader, etc. affected economically by COVID- 19.

The Amalgamation of Regional Rural Banks

Amalgamation means merging of two or more banks together. There were more than 190 RRBs in 1990s. In a phase-wise manner the amalgamation of these banks was done. In the first phase 25 RRBs were merged into ten banks reduced the number to 67 banks in January 2013. In the second phase it was further reduced to 56 banks in March 2016. In the third phase, it was reduced to 43 banks.

Functions of Regional Rural Banks

Regional Rural Bank is a Scheduled Commercial Bank and its primary functions are to accept deposits and to disburse loans. Following are the important functions of Regional Rural Banks.

1. Primary Functions of RRBs

1. Accepting Deposits

Accepting deposits is the primary function of RRB. RRBs accept deposits from their members who maintain an account with the bank. The depositor may deposit in current or savings accounts. Depositors may also deposit in fixed or recurring forms of deposits.

2. Advancing Loan

As per the RRBs Act of 1975, the RRBs have to extend loans and credit services to the **Priority Sector** and such loans to this sector are classified under **Priority Sector Lending**. From Financial Year 1997, the Reserve Bank of India announced the coverage of RRBs in **Priority Sector Lending**. RRBs extend Short- term loans on a low rate of

interest to the priority sector. RRBs cannot extend large or long- term loans to its customers.

The priority sector needs development and financial investment. This includes small and marginal farmers, craftsmen and artisans, local traders, medium and small scale businesses, education, housing, renewable energy, etc. which.

Out of total Bank Credit, 75 % has to be provided to the Priority Sector Lending. Out of this total credit, 10 % has to be given to the economically weaker sections of the society (WS).

3. Disbursement of Wages and Pension

The RRBs disburse wages to the workers who work under Government Schemes. The Regional Rural Banks in India have taken the responsibility of *distribution of wages to the beneficiaries* under the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and the Pradhan Mantri Gram Sadak Yojana (PMGSY). The *pensions* provided under the poverty alleviation schemes and pension schemes of India are also distributed through these banks to the beneficiaries.

II. Secondary Functions of RRBs

As commercial banks, the secondary functions of the Regional Rural Banks in India are providing agency services and general utility services to their customers. Agency services like foreign exchange, bill payments, money wire transfer, etc. Utility services like ATM, UPI, issuance of debit cards, locker facilities, etc. are also provided by RRBs in India.

Regulation of the Regional Rural Banks in India

The RRBs are regulated by RBI and NABARD through their policies. The RBI Act 1934 and the Banking Regulation Act 1949 are two principal regulating statutes for commercial banks in India. National Bank for Agricultural and Rural Development of India (**NABARD**) is the important body for regulating rural banking sector in India.

On **12th July 1982**, NABARD was established by the Reserve Bank of India (RBI) with the objective to improve the credit flow concentrated in the urban areas to the rural and semi-urban areas of India. The major functions NABARD are monitoring, policy making, planning the activities and credit system of the rural banks. It helps the rural banks in their development and supervises their activities.

Importance of Regional Rural Banks

Following points highlight the importance of RRBs.

1. **RRBs**, by mobilizing financial resources and services to rural regions, **reduce rural and urban gap**.
2. Regional Rural Banks help for **inclusion of the marginal population** such as small farmers, Below Poverty Line (BPL) farmers and workers, small entrepreneurs, artisans, women, etc.
3. By providing short- term loans, insurance facilities, etc., Regional Rural Banks assist rural businesses and help to improve the role of entrepreneurship in rural areas.
4. RRBs provide assistance like loans, advances, insurance to agriculturists for farming inputs, equipment, processing, marketing activities and cooperative societies and help in the growth of agriculture and the advancement of farmers.
5. Due to smaller financial needs, lower Expenditures, public and private sector banks do not deal with farmers and rural section. In such cases RRBs facilitate, for a separate banking system to protect the interests of these sectors.
6. The RRBs covering underserved rural areas in terms of financial services and extending credit assistance.
7. RRBs help for the growth of co-operatives, agricultural societies, etc.
8. RRBs reduce dependency of farmers and the weaker sections on traditional **sources** like money lenders.

Area of Operation

Regional Rural Banks are basically scheduled banks included in the 2nd schedule to the Reserve Bank of India Act. They enjoy the same privileges and facilities like that of scheduled commercial banks. However, the RRBs differ from the scheduled commercial banks in that they command a limited area of operation in a specified region in a particular state. The area of operation of a RRB consists of a compact block of one to five districts. A branch office of an RRB generally confines to its activities to 1-3 blocks and provides finance to 5-10 Farmers Service Societies (FSS).

Parental Ties with Commercial Bank

Every RRB is sponsored by a commercial bank which is a public sector commercial bank. The RRB is established with the initiative of a particular commercial bank in consultation with the State Government and Central Government. The sponsoring bank provides both capital and personnel for running this RRB in the initial stages generally for the first five Years of the RRBs inception. The sponsoring bank happens to be the parental bank to the RRB. The sponsoring bank therefore takes parental care in the upbringing of the RRB.

Capital Structure of the RRB (Ownership and Sponsorship)

The capital of the RRB is contributed by Central Government-50%, State Government -15% and the sponsoring Commercial Bank-35%. The sponsoring bank helps the RRB by providing trainings to the staff of the RRB, providing management consultations to the bank for a minimum period of 5 Years, for the development of a RRB.

Management

Each Regional Rural Bank is managed by a Board of Directors. The Board consists of not less than 9 members including a Chairman and not exceeding 15 members in aggregate. The Chairman of the Board of Directors of an RRB is appointed by the Central Government for a period not exceeding 5 Years. The other members of the Board of Directors are nominated as per below mentioned procedure-

- (i) the Central Government nominates 1-3 directors
- (ii) the concerned State Government nominates 1-2 directors
- (iii) the sponsor bank nominates 1-3

With the approval of the Government of India, the number of members of the Board of Directors could be raised upto 15.

Business

RRBs undertake normal banking business, which include mobilizing deposits, making loans and advances and providing remittance facilities to their clientele. However, the RRBs have a speciality of business as they are required to provide loans and advances mainly to weaker sections of the community comprising small and marginal farmers, landless laborers, rural artisans, small entrepreneurs and persons of small means engaged in productive activity. Rural development through the upliftment of weaker sections of the society is the main concern of the RRBs. The Regional Rural Banks also provide finance to co-operatives. These banks organize and nourish the Farmers Service Societies (FSS).

Structure of Interest Rates

Interest rates on deposits payable by the RRBs are higher by ½ % compared to the scheduled Commercial Banks. The rates of interest on deposit payable by the RRBs are at par with those offered by the District Central Cooperative Banks (DCCBs) operating in the area of operation of the RRBs. However, the rates on deposits offered by the RRBs are lower by ½ % than the rates payable by all level Primary Agricultural Credit Societies (PACs). The rates on advances granted by RRBs are on par with the rates charged by PACs to its clientele.

Training Facilities

RRBs need trained staff. The sponsor banks depute trained officers initially to the RRBs. Basic training to the clerical staff and officers is provided at the Staff Training Centers of the Sponsor Banks. The Reserve Bank of India arranges training courses for

staff of RRBs at the college of Agricultural Banking at Pune in Maharashtra. Some RRBs have also established their own Staff Training College/Centers. Malaprabha Grameen Bank which covers Belgaum and Dharwad districts in Karnataka and which is sponsored by the Syndicate Bank has started a Staff Training College of its own in Dharwad.

Steering Committees and Co-ordination

A Steering Committee has been set up at the national level by the Government of India to work out details of the working of RRBs. The committee monitors the progress of the RRBs and provides suitable guidance to them.

At the state level Coordination Committees have been setup. They monitor the progress of RRBs in the State and work out plans for their progress. The committees coordinate the work of RRBs in the State and provide necessary guidance to them.

Regional Rural Banks are functioning as state sponsored region based rural oriented commercial banks. These banks blend the rural touch and local feel. Setting up of these banks was an experiment to hybridize commercial banking culture with the rural ethos. The role perceived for these new institutions was to supplement and not supplant the existing financial institutions in the rural sector.

Government of India's Steps for the betterment of Regional Rural Banks (RRBs)

Government of India is trying to improve the position of RRBs directly or indirectly and trying to connect every Indian citizen with banks. Government of India launched the **Pradhan Mantri Jan Dhan Yojana scheme in 2014** and opened more than ₹44 crores of Jan Dhan zero balance savings accounts in rural and semi-urban banks with the main objective to provide financial services such as remittance, credit, pensions, etc. to the people with ease. With this scheme the Government of India aimed to reduce cash transactions and establish transparency in the transactions. Government also introduced **Digital India scheme** and encouraged people to transact through online mode and tried to bring transparency in transaction system. To provide better facilities to the customers

through advanced technology with wider network, the government is putting efforts. The Indian Government launched the **Kisan Credit Card (KCC)** under RRBs and RRBs allowed farmers to buy crops and fertilizer on a credit basis. Later **Kisan Credit Card (KCC)** replaced with **RuPay debit card cum Kisan credit card**, and these cards were offered to all the account holders of RRBs. NABARD is acting as apex development bank and assuring smooth credit flow, rural development and monitoring RRBs. NABARD is taking care of Regional Rural Banks therefore are getting more funds from central bank and helping for rural development. Indian Government is providing easy health and life insurance to the people who are living in semi-urban and rural areas and aimed at providing farm credit of ₹.18 lakh crore through RRBs.

Present Scenario of Regional Rural Banks in India:

Government of India is putting effort for enabling RRBs by which the condition of the Regional Rural Banks in India is very good. Even after a big loss of more than ₹22 billion in the financial Year 2020 due to the COVID-19 pandemic the Regional Rural Bank earned a profit of more than ₹16 billion in 2021. Shortage of manpower and technology is observed in some of the backward districts of India. Under the Digital India scheme the government of India by digitalizing RRBs planning to improve the services of these banks. Even after the efforts of the government of India, there are many major issues prevail in these banks those need to be solved.

Scheduled Bank Status of Pragathi Krishna Grameen Bank

Regional Rural Banks are special category of Banks established by Government of India in 1975 under the Provisions of the ordinance promulgated by the President of India 26-09-1975.

This ordinance later was replaced by RRBs Act. 1976 enacted by the Parliament RRBs are Scheduled Banks notified by Reserve Bank of India. The powers to make Rules,

Regulations and Frame the policy matter relating to RRBs are vested with Government of India.

SBI and its associate banks are established by Government of India but they are not included under nationalized banks category. Nationalized banks were earlier private limited banks and subsequently taken over by Government of India through nationalization process similarly RRBs are 100 per cent government owned bank and enjoy equal status as that of Nationalized Banks / State Bank Group.

On 23rd August 2013 the Pragathi Krishna Grameen Bank with its Head Office at Ballary came into existence with the amalgamation of two RRBs viz. former Pragathi Grameena Bank (sponsored by Canara Bank) with Head Office at Ballary and former Krishna Grameena Bank (sponsored by State Bank of India) with the Head Office at Gulbarga. The Bank was formed as per Gazetteer Notification of Government of India No. F/15/2011 RRB, Karnataka dated 23-8-2013.

Pragathi Krishna Grameen Bank is a Regional Rural Bank formed on 23-8-2013 under the Sub-Section (1) of Section 3 of the RRB Act 1976 (27-07- 1976) under the sponsorship of Canara Bank Vide extra-ordinary Gazette Notification F.No. 7/9/2011. RRB (Karnataka) dated 23-08-2013 of Government of India.

The RRB with its Head Office at Ballary was formed by amalgamating the two RRBs of Karnataka viz., Canara Bank sponsored -Pragathi Grameena Bank and State Bank of India sponsored- Krishna Grameena Bank and covers 11 eastern districts of Karnataka state. They are-

1. Ballary
2. Raichur
3. Koppal
4. Davanagere
5. Chitradurga

6. Shivamogga
7. Kolar
8. Chikkaballapur
9. Gulbarga
10. Bidar and
11. Yadgiri

Table No. 1.1 Financial Position and Network of

Pragathi Krishna Grameen Banks as on 31-03-2017 are as under

Sl. No.	Particulars	Details
1	Date of Establishment	08-07-2013
2	Share Capital	₹63.66 crores
3	Reserves	₹1165.36 crores
4	Deposits	₹15361 crores
5	Advances	₹12400 crores
6	Total Business	₹27761 crores
7	Profit before Tax	₹353 crores
8	Profit after Tax	₹201.61 crores
9	No. of Branches	649
10	Regional Offices	10
11	Total Staff	3284
12	Area of Operation	All 11 eastern districts Karnataka state

Source: Annual Report of Pragathi Krishna Grameen Bank

Pragathi Krishna Grameen Bank is in forefront and technology implementation and digitization. Apart from care Banking ATMs, NEFT, RTGS, implementation hitherto RRBs has ventured into AEPS on US, Off US transactions, Mobile Banking Apps etc.

1. Organizational Structure

The working structure of the bank is- Head Office at the top, Regional Offices at middle level and Branches at the bottom level. The bank has 10 Regional Offices headed by the Regional Managers.

2. Branch Network of Pragathi Krishna Grameen Bank

The Pragathi Krishna Grameen Bank is a Regional Rural Bank and dedicated to provide rural credit. It has been working for rural development through expanding its

branches in the rural areas and trying to reach the needy. Pragathi Krishna Grameen Bank was working with 365 branches as on March 2010 consisting of 278 rural branches, 58 semi-urban branches. 2 new branches were opened in Bellary and Shivamogga districts, 3 extension counters were upgraded to the full-fledged branches during the Year. The bank has 2 licenses on hand for opening new branches at Kundanpura, Chitradurga district and Davanagere city. During the Year 2011-12, 37 new branches have been opened including up-gradation of 3 extension counter in 8 districts. Total network of branches reached 405 of which 313 (77.28 %) rural branches, 60 (14.82 %) semi urban branches and 32 (7.90 %) urban branches as on 31st March 2012. The Karnataka Grameen Bank was working with 1119 branches with 159 ATMs and 4657 employees (as on March 2022). Following table gives details of branch expansion.

Table No.1.2 Branch Network of Pragathi Krishna Grameen Bank

Year	Rural Branches	Semi-urban Branches	Urban Branches	Extension Counters	Total Branches
2009-10	278	58	29	3	365
2010-11	279	60	29		368
2011-12	313	60	32		405
2012-13	460	79	63		602
2013-14	460	79	63		602
2014-15	487	87	71		645
2015-16	488	87	72		648
2016-17	489	87	72		648
2017-18	494	87	74		655
2018-19	482	104	75		661

Source: Annual Reports of Pragathi Krishna Grameen Bank

3. Share Capital

Authorized Capital of the Pragathi Krishna Grameen Bank was ₹. 2000 crores divided into 200 crore shares of ₹. 10/-each. Share capital deposit converted into share capital on 31-03-2016 as per the NABARD Mumbai Letter No. NB./DD.RRCBD./1637/316 (Gen)/2015-16. Accordingly, contribution to share capital by stake holders stood as below:

Table No. 1.3 ANNUAL REPORT 2016-2017 (update to 2020)

(₹. in Crores)

Particulars	Government of India	Canara Bank	Government of Karnataka	Total
Share Capital	31.83	22.28	9.55	63.66
Total	31.83	22.28	9.55	63.66
% of Holding	50	35	15	100

Source: Pragathi Krishna Grameen Bank Annual Report 2016-17

Research Gap and Statement of the Problem

India is a county of villages. The Indian economy lives mainly in rural areas where agriculture and allied activities are the main source of livelihood. Finance plays important role in undertaking any of the activities to remove the farmers from the grips of indigenous bankers. The government of India has taken many steps like nationalization of commercial banks, establishment of RR banks etc. Many studies have been done and the studies covered functioning of RRBs. A very few studies on PKG bank have been done. The studies related to the performance of PKG Bank which includes general performance and recovery performance of PKG Bank has not been done in Chitradurga District. Hence there areas a gap to fill this present study will be undertaken. Hence the statement of the problem is “The Performance Evaluation of Pragathi Krishna Grameen Bank – A Study in Chitradurga District”

Importance of the Study

Agro based economic development during the last 60 Years of planning has not made appreciable impact on animal husbandry and rural prosperity. It means planned development has failed to generate adequate openings for productive employment to the mounting labour force and promoting the development of the economy. The agriculture is to be developed. Finance is a good tonic for the development of agriculture.

In this context, RRBs are landmark in the history of development of India because of its unique special step and functioning for self-employment, poultry and animal husbandry and socio-economic conditions in backward areas. The RRB in the study area i.e.

Chitradurga district is PKG Bank has been reaching the rural people in the district contents. In this regard, the studying about PKG bank in the Chitradurga district is important and it is essential to know the particular problems in the execution of the RRBs in backward area like Chitradurga district in Karnataka.

Objectives

The Study has done with following objectives:

- To study the role and development of Grameen Banks in rural credit.
- To analyze the loan advance and loan recovery performance of Pragathi, Krishna Grameen Bank in Chitradurga district.
- To analyze the performance of selected branches of Pragathi Krishna Grameen Bank in Chitradurga district.
- To analyze the performance of Pragathi Krishna Grameen Bank in general

Hypotheses

Following hypotheses have been framed:

- The progress of Pragathi Krishna Grameena bank is satisfactory
- The progress of the different branches of PKG bank in Chitradurga District is uneven
- The loan recovery performance of PKG bank is not satisfactory.
- The recovery performance of Pragathi Krishna Grameen Bank is not satisfactory.

Methodology

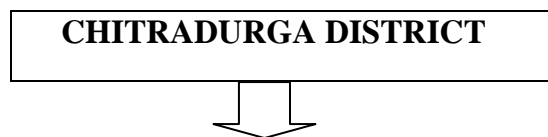
The present study is empirical and partially descriptive and analytical in nature.

Secondary Data

The secondary data required for the study is gathered from published sources such as various state and national level journals, periodicals, reports on the subject, books and web pages, annual reports of the Pragathi Krishna Grameen Bank and concerned branches of the PKG Banks in Chitradurga district.

Sampling Method

Pragathi Krishna Grameena Bank as a whole and its branches in Chitradurga district were selected for the study. There are six taluks in this district viz. Chitradurga, Holalkere, Hosadurga, Challakere, Molakalmuru and Hiriyuru. For the study 7 branches from Chitradurga taluka, 3 branches each from Holalkere, Hosadurga and 1 branch from Challakeretaluka were selected on random basis. Totally 14 branches of PKG Bank in Chitradurga district and PKG Bank as a whole were selected for the study. The following Chart gives details.



Chitradurga TQ (7)	Holalkere TQ (3)	Hosadurga TQ (3)	Challakere TQ (1)	Molakalmuru TQ (0)	Hiriyuru TQ (0)
Chitradurga Branch	Holalkere Branch	Baguru Branch	Sanikere Branch	---	----
Bahaduraghatta Branch	Shivaganga Branch	Kellodu Branch		---	----
Chikkabennur Branch	Talya Branch	Tirumalapur a Branch			
Hireguntanur Branch					
Kurubarahalli Branch					
Muddapur Branch					
Sirigere Branch					
Total 14 Branches of PKG Bank in Chitradurga District					

Tools of Data Analysis

The data gathered from the PKG bank and its selected branches in Chitradurga district has been analyzed and presented in the form of Tables, Graphs. %age, Mean, Annual change, CAGR, Standard Deviation, Co-efficient of Variables and other test like

Augmented Dicky Fuller Test (ADFT),etc. has been made for scientific analysis and drawing inferences.

Organizing the Chapter Scheme

Chapter-I: First chapter includes the Introduction and Review of Literature and Research Methodology.

Chapter-II: Second chapter deals with Rural Development and History of Pragathi Krishna Grameen Bank in Chitradurga District.

Chapter-III: Profile of the Study Area

Chapter-IV: Fourth chapter is core chapter and deals with Data Analysis.

Chapter-V: This chapter is dedicated for the Major Findings, Suggestions and Conclusion.

Limitations of the Study

The study has the following limitations:

1. On 1st April 2019 the Pragathi Krishna Grameen Bank is amalgamated and renamed as Karnataka Grameen Bank. For the convenience the old name i.e Pragathi Krishna Grameen Bank is used.
2. The study on the performance of PKG bank was restricted to few performance parameters like branch network, collection of deposits, net advances, loan recovery, reserve funds, cash on hand, total business, non-performing assets, profit, etc., based on the data available.
3. The study is confined to PKG Bank in general and Chitradurga district in particular.
4. The study is limited to 10 Year period i.e 2009-10 to 2018-19 in case of PKG Bank and 6 Years period i.e 2013-14 to 2019-20 in case of PKG branches in Chitradurga district based on the data availability.
5. Because of non availability of data from some of the branches the Year of study was limited to less than six Years.

Chapter-II

REVIEW OF LITERATURE

The literature reviews of earlier studies help the researcher in providing ample knowledge related to the concerned area of research and the set problem. It provides the researcher on up-to-date information on the concerned field. It is useful to see what has already been done concerning the problem taken up.

The literature reviews is like surveying the area and judging the distance first and then formulates a plan. It helps the researcher in avoiding duplication on one hand and getting the benefit from similar studies on the other in respect of method adopted and devices used in the collection of data and their organization and interpretation.

A well structured literature review is characterized by a logical flow of ideas current and relevant references with consistent, appropriate referencing style, proper flow of terminology and an unbiased and comprehensive view of the previous research on the topic.

The literature in the field of bank credit in India is diverse. But the literature in the area of credit structure of Regional Rural Banks and the problems of credit shortage to primary sector in rural areas is inadequate. Hence, it is necessary to narrate the contribution made by few writers with reference to the working of Regional Rural Banks.

A Committee on Regional Rural Banks called Dantwala Committee was appointed by the Reserve Bank of India in 1978 for reviewing the performance of Regional Rural Banks. The Committee has evaluated the functioning of RRBs in the light of the objectives, the precise role for which they were established in the rural credit sector. After a comprehensive study the Dantwala Committee recommended for the enlargement of the scope of these Regional Rural Banks and for adoption of liberal procedure in their functioning.

The Committee called James Raj Committee (1978) on “Functioning of Public Sector Banks” observed that Regional Rural Banks can play a significant role in financing of rural sector. It further observed that Regional Rural Banks not only open more branches in the rural areas but also takeover gradually the existing rural branches of commercial banks.

Reserve Bank of India (1981), “The Report of the Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development”. This Committee was constituted under the chairmanship of B. Shivaraman. The Committee assessed the functioning of RRBs in relation to rural credit and made certain observations.

- RRBs have low cost profile and wide network of branches in the remote areas. They have the local feel of their staff.
- They are more suitable in rural areas.
- The initial losses incurred by the RRBs are made good annually by shareholders in the same proportions as their shareholding.
- The emoluments and other service conditions of RRBs staff recruited locally are in line with those obtaining for the State Government staff.

Reserve Bank of India and Agricultural Finance Corporation (1981) have made a study of performance of two RRBs sponsored by Syndicate Bank drawn from Karnataka and Andhra Pradesh. The study has covered the following aspects of the performance of their study units.

- Recruitment and training
- Organizational structure
- Role of sponsor bank
- Banks efforts for deposit mobilization
- Composition of funds
- Analysis of loan operations

- Credit deposit ratio
- Recovery performance
- Cost of operations and
- Expenditure and Expenditure patterns of the regional rural banks.

In the light of the above analysis the Corporation has made the following observations.

- More emphasis is made on building up of substantial reserved and not on earning profits.
- Emphasis is more on linking payment with marketing for a vowed purpose of ensuring recovery.
- Allowing lending to richer sections in the identified villages within a certain fixed proportion of their total lending.

State Bank of India (1983), RRBs in Monthly Review (Nov. 1983) has made an evaluation of Regional Rural Banks. The evaluation report mentions that capital appraisal in many branches was not satisfactory. Further, in certain cases there was nothing on the record to suggest that the pre-sanction inspection was conducted by bank officials. The evaluation mentions that disbursements were made in stages without verifying the progress of work and the documents executed by the borrowers were incomplete.

NABARD (1986), Published, “A Study on RRBs Viability”, on behalf of NABARD, Agriculture Finance Corporation conducted a study in 1986. The study discovered that the feasibility of RRBs was dependent on the fund management policy. The amount of the organization costs to total cost and expansion of branches, etc. were the serious factors, and affected the feasibility of RRBs. The study was at the conclusion that, the RRBs incurred losses due to defects in their system and need to set right these and make them workable. The study suggested for the upgrading in the infrastructure facilities and

opening of branches by commercial banks in those areas where RRBs were already in function.

Ammannayya (1996), in his research article “Regional Rural Bank and Rural Economic Development” has advocated for a dynamic approach for these banks to become effective instruments for rural development. He has advocated for a strong approach towards mobilizing deposits to strengthen their resource base. RRBs according to the author need to create a good image among the public through their efficient functioning. He has pleaded for the RRBs to equip themselves the capacity to earn profits substantially.

Balasaheb V. Patil (2005), in his study “Rural Banking – Problems of Localized Banking Institutions” has observed that setting up of RRBs was to focus exclusively on the weaker sections of the rural society for development of agriculture, trade, commerce and other productive activities. These banks were expected to constitute a low cost banking system with local feel and a high degree of efficiency. The author has observed that however the hopes of both low cost of operations and better attention to the needs of the rural population has remained elusive.

Charan D. Wadva (1980), in his book “Rural Banks for Rural Development – An Analysis of Working of RRBs in India” has made some useful recommendations.

- 1) Regional banks need to be allowed to lend to richer sections of society upto a maximum of 25 % and the remaining 75 % must be reserved for the weaker sections of society.
- 2) There is need for local participation covering local bodies, cooperatives and individuals to the extent of 20 %.

It is necessary to make effective credit administration measures such as making credit appraisal, monitoring the progress of loans, initiating the measures for efficient recovery of loans, adopting flexibility in loaning procedure and undertaking full range banking services, etc.

Dixit B.S, Chakraborty T. and Dubey P.R. (1994), in their research article “Impact of RRB Finance on Expenditure and Employment of Weaker Sections in Varanasi District” have made an analysis of the RRBs performance in the study area. The impact of the RRB finance has been found positive in relation to the Expenditure and employment. The authors have observed that the borrowings from the Regional Rural Banks have helped the weaker sections and non-farmers in increasing their level of Expenditure and employment either through adoption of new business or expansion of their existing business.

Jagadish Prasad and Sunil Kumar (1985), in their study “Role of Regional Rural Banks – A Case Study of Vaishali Kshetriya Grameen Bank” have found that most of the beneficiary borrowers belonged to poor families. The authors have affirmed that the borrowings had a positive effect on generating Expenditure and employment position of beneficiaries.

Jagadeesha (1990), Studied the performance of Tungabhadra Grameen Bank in Karnataka and assessed the growth of the bank in terms of physical and financial indicators employing ratio analysis. They found that there was substantial increase in physical and financial indicators of the bank. The current ratio was 1.68 credit deposit ratio was 1.02. However, the margin of profit earned was too low.

Krishna (1990), Analyzed the progress of Regional Rural Bank in India from 1975 to 1988 and found that these banks have kept up the pace on branches expansion a 32 fold increase in coverage of districts from 12 to 365, deposits ₹20 to ₹ 2,45,591 lakhs, advances ₹ 10 to ₹ 2,42,864 lakhs, ever since the beginning the credit deposit ratio was also commendable (99 per cent), barring the overdue problems (51 per cent) the Regional Rural Bank have succeeded in taking the banking services to doorsteps of rural masses to a great extent.

Kallu Rao and Shaji Thomas (1992), in their research paper “Performance of Manipur Grameen Bank – An Analytical Study” have observed that the deposits of the Bank are growing at a compound rate along with advances to agriculture and rural industries. Relating to the recovery of loans the authors have stated that the recovery of loans by the bank was around 50 %.

Mani (2007), Made an attempt to study institutional credit for agriculture – reflections since reforms the results revealed that the role of co-operatives in extending institutional credit for agriculture was gradually decreasing but at the same time the medium and long term credit recorded marginal increase during the same period.

Mithilesh Kumar Jha (2012), in his book “Microfinance and Rural Development” has supported the multi-agency approach for rural credit in the country. He has pointed out the limitations of cooperative institutions in meeting adequately the credit need of the rural sector and particularly of the farm sector needs of finance. He has lauded the emergence of Regional Rural Banks for providing credit to the rural sector comprising of farmers, rural artisans and others. He has emphasized that setting up of these banks was an experiment to hybridize commercial banking culture with the rural ethos. The author has stated that the role perceived for these new institutions was to supplement and not supplement the existing financial institutions in the rural sector.

Navin Chandra Joshi (1982), in his research paper “Regional Rural Banks – An Analytical Study” has observed that postponement of recovery of dues of farmers or write-off of over dues will have an adverse impact on the recovery performance of RRBs. Such measures failed to distinguish the will full default from default on account of genuine difficulties and were unfair to borrowers who paid their loans promptly. The author has observed that recovery climate should not be vitiated since it may lead to many honest borrowers may turn potential defaulters anticipating similar concessions being extended by the State Government. This would impair credit discipline in the long run.

Nadeem Mohsin and Raghunath Jha (1987), in their research paper “Regional Rural Banks and IRDP” have studied the role of Regional Rural Banks in financing the integrated rural development programme. The authors have mainly focused on the repayment performance of the RRBs. Their study has revealed that only one third of the beneficiaries have repaid the amount borrowed. They have found that Regional Rural Banks had succeeded in mobilizing deposits from weaker sections. However, the authors have found that recovery of loans was poor.

Pai V.S. (2006), in his article “Trends in Indian Banking Industry – Analysis of Intra-regional Trends in Deposits and Credits” has observed that on the deposit growth front Regional Rural Banks have recorded superior performance vis-à-vis industry average.

Patel A.R. (1995), in his article “Rural Banking: Service Area Policy Shift Needed” has suggested some measures for improving the working performance of Regional Rural Banks. He has suggested for taking measures for success of each and every eligible rural household under family credit plan and focus on rural credit in place of agricultural credit.

Panda (2007), Made an analysis of the trends in the institutional agricultural credit on Orissa. The findings of the study revealed that the quantum of agricultural credit supplied by the institutional agencies has improved in the state and the improvement is more noticeable in crop, the annual change rate, in term loans is found to be very low compared to all India average.

Sinha (2005), Analyzed the of flow of credit to different categories of farmers a study in Nalanda district of Bihar observed that loan advanced by the institutional and non-institutional agencies accounted for 77 per cent and 23 % of the total loan respectively. Commercial banks provided highest loan 50.68 per cent followed by RRB and co-operative banks. The highest loan was given for purchase of form implement and machineries especially to large forms.

Rakesh Malhotra (2002), in his study “India’s Regional Rural Banks – The Forgotten Case in Financial Sector Reforms” has observed that the location of Regional Rural Banks or health of the sponsor bank does not significantly affect the performance of RRBs. The author has expressed the view “Excessive local involvement and prolonged local interventions have led to rampant malpractices, corruption, excessive political interference, stagnation and unhealthy unionisms. Further, confinement to local aspect has narrowed the vision and experience of the Regional Rural Banks’ staff resulting in their little or no development”.

Reddappa Reddy V. (1990), in his article “Deposits Mobilization of Regional Rural Banks – A Case Study of Sree Anantha Grameen Bank” has made a study of the deposit mobilization of the bank and the pattern of the deposits. He has found that deposits are less than advances and as such the bank’s survival depends on the refinance of facility extended by NABARD and other agencies.

Reddy C.R. (1999), in his article “HRD – A Multi Dimension” has stated that R R Bs allowed economies of scale of assets and number of branches of each bank. He has asserted that there is overall a convergence of efficiency of Regional Rural Banks during late nineties.

Shivappa (2007), while studying the working of Regional Rural Banks in India revealed that out of the total loans the share of crop loans and term loans was 69 per cent and 31 per cent respectively. The credit extended to agriculture through multi-agency approach was ₹ 2,35,372 crores in 2005-06, of which

Singh and Joshi (2007), Attempted to study the contribution of financial institutions in agricultural in agriculture credit. The results revealed that the agency-wise share of credit flow to agriculture shows that the commercial banks, accounted for a major share, followed by co-operative and RRBs. Further the growth trend in share of institutional

agencies shows that the growth in share of commercial banks after the Year 2000 was lower as compared to previous Years.

Sharma R.H. (2005), in his article “Will RRB Merges Lead to Efficient Rural Lending” has stated that the amalgamation of Regional Rural Banks will not automatically improve efficiency. He has suggested for enlargement of their areas of operation and business opportunities.

Shylendra H.S. (1996), in his research paper “Institutional Reform and Rural Poor – A Study on the Distributional Performance of Regional Rural Bank” has analyzed the lending policies and practices of Tungabhadra Grameen Bank in Karnataka state. The study has made an analysis of the pattern of distribution of its loans across different sections of the society. The study has revealed that lending policies and practices have benefitted mainly the households belonging to the better off segments of the rural society. This is in contrast to the basic approach of RRBs to benefit the poor sections of the rural society.

Srivastava R.N., et al. (1981), in their research study “Impact of Charnpuran Kshetriya Grameen Bank on Rural Economy” has observed that the Regional Rural Banks provided an easy and timely crop loan at reasonable rate of interest helped the farmers to have different type of inputs in an optimum manner.

Sankaraiah T. and Bhaskar Reddy B. (1994), in their article “Recovery Performance of Rayalaseema Grameen Bank” have studied the recovery performance of Rayalaseema Grameen Bank. Their study has revealed that there was a declining trend in the recovery performance of Rayalaseema Grameen Bank over a period of time.

Tiwari R.S. (1985), in “Urbanizing Regional Rural Banks” has observed that the Regional Rural Banks can become profit making institutions at a level of business of about ₹ 3 crores. He has further stated that it could be expected to reach that level in about three or four Years.

Varde and Singh (1982), have analysed profitability performance of 4 Regional Rural Banks during three Years from 1976. The study has revealed that profitability performance of the RRBs had improved over the three Years from 1978. The study has revealed that man power and other operating costs put together as related to volume of business have significantly declined. A similar tendency is shown relating to spread ratio. The improvement in profitability ratio is attributed to downfall in man power and other expenses ratios.

Vasam Anand Kumar (1988), in “Performance of Regional Rural Banks” and Hebbbar R.K. (1989) in “Problems of Regional Rural Banks” have found from their respective studies that Regional Rural Banks had succeeded in mobilizing deposits from weaker sections. However, the authors have found that the recovery of the RRBs was poor.

Vyas M.R. (1991), in his research study “Financial Performance in Rural Banks” has analyzed the financial performance of rural banks in Rajasthan. He has made use of quick ratio, credit deposit ratio, and profit to proprietors capital ratio and working capital analysis. The author has perceived that the Regional Rural Banks had a promising future. They are an effective instrument in the economic growth of the rural economy. They are useful in the upliftment of the downtrodden sections of the Indian rural society in particular.

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Chapter-III

PROFILE OF THE STUDY AREA – CHITRADURGA DISTRICT OF

The researcher has chosen Chitradurga district for the study. The outline of the study area gives general information related. This aspect becomes more significant particularly for related to a particular area and the data collection from the study units belonging to the study area. Hence, an attempt is made here to present a brief account of the study area. The important highlights have been covered in the description of the profile of the study area of the district relate to;

- Geographical and topographical features.
- Social and historical aspects of the areas or units.
- Demographic characteristics of the area, etc

PROFILE OF CHITRADURGA DISTRICT

Chitradurga is an important district in the central part of Karnataka state. The district is headquartered at Chitradurga city, which is a historical one. Chitradurga was ruled by Kadambas, Chalukyas, Rashtrakutas, Hoysalas and Vijayanagara Empire. It was formerly ruled by Palegars.

Chitradurga has a total geographical area of 8388 sq.km. It occupies 4.40 % of state's total area. The district has a population of 16.59 lakh, as per 2011 census. It constitutes 2.86 % of the state's total population and occupies 9th rank in terms of area. The district is located at a distance of 202 KMs North-West of Bangalore city in the heart of Deccan Plateau. Chitradurga is a massive fortress on top of granite hills that rises dramatically from the ground.

Chitradurga district consists of six talukas viz. Chitradurga, Challakere, Hiriya, Holalkere, Hosadurga and Molakalmooru. There are 22 Revenue Hobalis, 185 Gram Panchayats, 946 inhabited villages and 113 uninhabited villages. The table No. 3.1 shows the details.

**Table. No 3.1
Particulars of Chitradurga District**

Sl.No.	Particulars	Number
1	Hoblis	22
2	Gram Panchayats	185
3	City Municipal Council	1
4	Town Municipal Council	3
5	Pattana Panchayats	2

Source: Chitradurga District at Glance

Geography

Chitradurga district is bounded by Davanagere and Ballary districts on the north, Ananthapur district of Andhra Pradesh on the east on the south-east and south-west by Tumkur and Chikkamagalur district on the west and Shivamogga by north-west.

Climate

Chitradurga district is generally dry with temperature ranging from 17°C in winter and 41°C in summer. Normal rainfall in the district is 487 mm with a record rainfall of 459.30 mm during the Year 2006. The main river in the Chitradurga district is Tungabhadra.

Population of Chitradurga District

The population in Chitradurga district has gone up from 1517896 in 2001 to 1659456 in 2011. Decennial growth rate of population between 2001 and 2011 has been 9.3 %. Population density in Chitradurga district has been 196.7 per sq.km in 2011. The population of Chitradurga district as a proportion to Karnataka population (%) was 2.7 in 2011 as against 2.9 in 2001.

Sex ratio in the district was 974 females per 1000 males in 2011 as against 955 females for 1000 males in 2001.

The details relating to the %age of population of SC and ST to total population, child population and literacy among male and population in Chitradurga district are provided in the following table.

**Table 3.2 :
Chitradurga District Statistical Indicators**

Indicators	2011	2001
Actual Population	1659456	1517896
Male	840843	776221
Female	818613	741675
Decennial growth rate		9.3 %
Area Sq. Km	8436.00	8440.00
Population Density	196.7	-
Proportion to Karnataka Population (%)	2.7	2.9
Sex Ratio (Per 1000)	974	955
Child Sex Ratio (0-6 Age)	947	946
% of SC to total population	23.4	22.2
% of ST to total population	18.2	17.5
Total Literacy	73.7	64.5
Male Literacy	81.4	74.7
Female Literacy	65.9	53.8
Total Child Population (0-6 Age)	184280	199535
Male Population (0-6 Age)	94629	102512
Female Population (0-6 Age)	89651	97023
Child Proportion (0-6 Age, %)	11.1	13.1
Boys Proportion (0-6 Age, %)	11.3	13.2
Girls Proportion (0-6 Age, %)	11.0	13.1

Source: *Chitradurga District at Glance Census Reports, 2001 & 2011*

Agriculture in Chitradurga District

Chitradurga district is largely agriculture oriented. The main occupation of the people in the district is agriculture. Of the total workforce in the district nearly 72 % are cultivators and agricultural labourers. Agriculture including animal husbandry accounts for about 35 % of the district Expenditure.

Of the total geographical area of 7.71 lakh hectares net cultivable area is 4.18 lakh hectares. Irrigation covers only 15 % (0.65 hectares) of the cultivable area. Rain fed agriculture is more extensive in Chitradurga district.

Crops Cultivated in Chitradurga District

Major crops grown in Chitradurga district comprise of Cereals, Pulses, Oilseeds and Commercial crops. Cereals grown include Paddy, Ragi, Jowar and Maize. Pulses include Red gram, Horse gram, Green gram, Black gram, Bengal gram and Tur. Commercial crops grown in the district include Cotton and Tobacco. Oilseeds grown in the district include Groundnut and Sunflower.

Plantation Crops: The district has advantage in growing plantation crops like Coconut, Arecanut and others.

**Table-3.3 :
Cropping Pattern in Chitradurga District**

Sl.No.	Crops	% (%)
1	Cereals	40.74
2	Pulses	11.50
3	Oilseeds	31.27
4	Commercial Crops	7.28
5	Others	9.14
	Total	100.00

Source: Chitradurga District at Glance

Irrigation in Chitradurga District

Irrigation facilities in the district are provided by 309 tanks, 14927 wells, 17926 tube wells and 107 lift irrigation facilities.

Industry in Chitradurga District

Major industrial activities in the former Chitradurga district have been included in the new district of Davanagere, which was formerly part of Chitradurga district. Now the district has been reduced to industrially backward district in Karnataka state.

The district has now only a few industrial units in Edible oil, Textiles, Sugar, Cement and Power looms. There are now some tiny and domestic industries, silk weaving in Molakalmuru taluka, Blanket weaving in Challakeretaluka, Bamboo products and Coir products in Hiriyuru and Hosadurga are significant in the district.

Transport System

Chitradurga district has excellent system of road transport and a railway line passing through some parts of the district.

Road Transport

The district is well connected by roads – Highways (National and State), District roads and Village roads. Chitradurga city is connected to Bangalore through 222 KMs by road. Karnataka State Road Transport Corporation (KSRTC) runs buses from major cities and villages in the district.

Rail Transport

The district is served by railway line passing through Hosadurga Road, Sasalu, Ramagiri, Holalkere, Chitradurga, Shivani, Amritapura, etc.

Education and Health Details in Chitradurga District

The district has a large number of primary schools, high schools and colleges. There are 187 Primary schools, 334 High schools and 104 PU colleges. The district has 15 General degree colleges, 1 Engineering college and 1 Dental college. The district also has 205 Libraries.

Health Facilities

The district has 6 Allopathic Hospitals and 36 Indian System of Medicine Hospitals. There are 524 Primary Health Centres, 9 Community Health Centres, 29 Dispensaries, 49 Family Welfare Centres, and 236 Sub-centres. There are large number of Drug shops and 2 Blood Banks in the district.

The details regarding the Educational and Health facilities are provided in following table.

**Table-3.4 :
Education and Health Infrastructure in Chitradurga District**

Sl. No.	Institutions	Nos.
1	Primary Schools	187
2	High Schools	334
3	PU Colleges	104
4	General Colleges	15
5	Medical Colleges	119
6	Polytechnic Colleges	4
7	Engineering Colleges	1
8	Dental Colleges	1
9	Libraries	205
10	Allopathic Hospital	6
11	Ayurvedic Hospitals	36
12	Private Hospitals	36
13	PHCs	524
14	CHCs	9
15	Dispensaries	29
16	Family Welfare Centres	49
17	Sub-centres	236
18	Sterilization	524
19	Tubectomy	8317
20	Drug Shops	351
21	Blood Banks	2

Source: Chitradurga District at a Glance, 2008-09, District Statistical Office, Chitradurga, 2009, pp. 39-46.

Financial Institutions

The district has a network of financial institutions mobilizing savings and providing credit facilities to the public. There are 50 Commercial Banks, 64 Grameen Banks, 6

Urban Cooperative Banks, 6 PLD Banks and 137 Credit Cooperative Societies in the district.

Industries in Chitradurga District

1. Chitradurga district has 13 large and medium scale industries. The aggregate amount of investment was ₹. 398 crore.
2. The district has a total number of 9345 small scale industries. The aggregate investment in these units was ₹. 181 crore.
3. The district has 1 Industrial Area and 3 Industrial Estates.
4. The Government has proposed for an Air Strip, Industrial Area, Industrial Estate, Cement Zone and Power Generation Zone covering the District.
5. The district shall have a proposed 1810 acre Park for Defence Industries in the district.
6. The district will have Artisan Clusters – Textile Handlooms, Textile Hand Printed.
7. Indian Institute of Science is coming up with its second campus in Chitradurga spread over 2000 acres of land.

Branches of Pragathi Krishna Grameen Bank in Chitradurga District

The Pragathi Krishna Grameen Bank is functioning with 84 branches in Chitradurga district and they are- Alur, Aranakatte, Arehally, B D Road Chitradurga, B Durga, B G Kere, B T Cross, Bagur, Bahadurghatta, Ballalasangam, Belagere, Belagur, Burujinaroppa, Byedarahally, C G Hally, C N Hally, Doddapete, Godabanahal, Gunderi, H D Pura, Haikal, Hanagal, Hariyabbe, Hireguntanur, Hirehally, Hiriya, Holalkere, Hosadurga, IUDP layout Chitradurga, J G Hally, Jajur, Kallahally, Kellodu, Khandenahally, Kittadal, Kondlahalli, Kurubarahally, Kyadigunte, M G Dibba, M S Hally, Madadakere, Madhure, Mallurahally, Maradihally, Mathodu, Metikurke, Molakalmuru, Muddapura, Muthugadur, N G Hally, Nerlagunte, Obalapura, Parashurampura, Patrehally, R nulenu, Ramajogihally, Rampura, Sanehally, Sanikere, Shivaganga, Sirigere, Srirampura, T N Kote, Talya, Thagrajnagar, Thalikkatte, Thallak, Thirumalapura, Upparigenahally, V V Pura, Vijayanagar-cta, Yarabally

CHAPTER-IV

PERFORMANCE ANALYSIS OF PRAGATHI KRISHNA GRAMEENA BANK

The Pragathi Krishna Grameena Bank is a Regional Rural Bank formed on 23-8-2013. Pragathi Krishna Grameen Bank with its Head Office at Bellary was formed by amalgamating the two RRBs of Karnataka viz., Canara Bank sponsored- Pragathi Grameena Bank and State Bank of India sponsored- Krishna Grameena Bank and covers 11 eastern districts of Karnataka state. Since 1st April 2019 the Pragathi Krishna Grameen Bank is amalgamated and renamed as Karnataka Grameen Bank.

Pragathi Krishna Grameena Bank as a whole and branches in Chitradurga district was selected for the study. There are six taluks in this district viz. Chitradurga, Holalkere, Hosadurga, Challakere, Molakalmooru and Hiriyuru. For the study 7 branches from Chitradurga taluka, 3 branches each from Holalkere, Hosadurga and 2 branches from Challakere taluka were selected on random basis. Totally 14 branches of PKG Bank in Chitradurga district and PKG Bank as a whole were selected for the study. Out of six talukas Hosadurga, Challakere, Molakalmooru and Hiriyuru were selected for the study and 7 branches from Chitradurga taluka, 3 branches each from Holalkere, Hosadurga and 1 branches from Challakere taluka were selected on random basis. Totally 14 branches of Pragathi Krishna Grameena Bank in Chitradurga district and Pragathi Krishna Grameen Bank (Karnataka Grameen Bank) as a whole were selected for the study.

The performance of Pragathi Krishna Grameen Bank is assessed with different parameters such as Aggregate Deposits, Advances Outstanding, etc. The Augmented Dicky Fuller Test has been done to analyze the data related to business of Pragathi Krishna Grameena Bank (Karnataka Grameen Bank). Augmented Dicky Fuller test is used to test the stationarity of data in the time series. In the time series the presence of stationarity

indicates tendency for the time series to revert around a constant long term mean and if the time series displays a non-stationary tendency, it implies the variable difference and mean have no tendency to return to long term mean over time. In other words, reliable predictions cannot be made with the data if the time series is non-stationery.

In Part-I, the Performance of Pragathi Krishna Grameena Bank as a whole in Part-II, the Performance of different branches of Pragathi Krishna Grameen Bank in Chitradurga district and in Part-III Comparative performance of different branches og PKG Bank Chitradurga has been analysed.

PART-1

Performance of Pragathi Krishna Grameena Bank

In this part, the Performance of Pragathi Krishna Grameena Bank has been analyzed with different parameters. The Augmented Dickey-Fuller (ADF) test has been conducted for all the tables and found the t- value and p- value to find out whether the trend was stationary or non-stationary.

Aggregate Deposits of Pragathi Krishna Grameena Bank

The amount of aggregate deposits of Pragathi Krishna Grameen Bank was ₹ 103435.70 crore during the study period. The positive trend of aggregate deposits of Pragathi Krishna Grameena Bank continued and was ₹10104.81 crore (9.77 %) in 2014-15 rose to ₹12278.33 crore (11.87 %) in 2015-16. Aggregate deposits of Pragathi Krishna Grameena Bank was ₹15361.33 crore (14.85 %), ₹16146.72 crore (15.61 %), ₹15917.22 crore (15.39 %) respectively in the Year 2016-17, 2017-18 and 2018-19.

Annual change of aggregate deposits of Pragathi Krishna Grameen Bank was fluctuating and it was for the Year 2010-11 was ₹ 882.79 crore declined to ₹ 227.65 crore in 2011-12 rose to ₹ 945.33 crore in 2012-13. The positive trend of annual change of aggregate deposits continued and reached ₹ 945.33 crore in 2012-13 to ₹ 1439.03 crore in 2013-14 but declined to ₹ 1393.32 crore in 2014-15 and to ₹ 2173.52 crore in 2015-16 to ₹ 3083.00 crore in 2016-17. The Annual change of aggregate deposits of PKG Bank decreased to ₹ 785.39 crore in 2017-18 and became negative and stood at ₹-229.50 crore in 2018-19. The Annual change Rate of aggregate deposits was 8.53 % for the Year 2010-11, 2.2 for the Year 2011-12, 9.14 in 2012-13.

Standard Deviation was 4297.864, Coefficient of Variable was 0.415511 and Compound Annual change Rate (CAGR) was 29.51211 %. The average annual change of aggregate deposits was ₹1188.95 lakh. The CAGR of annual change of aggregate deposits was -1.02889. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of aggregate deposits had more variations. The following table No.4.1 gives details.

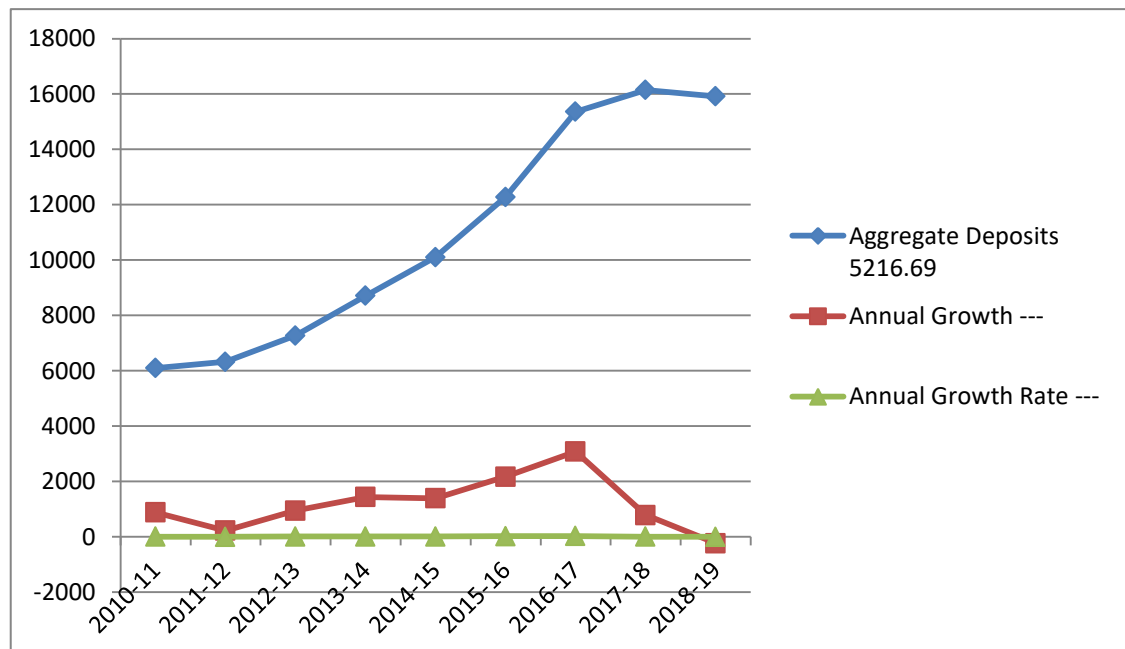
The significance of P-Value was ‘0.9542’, ‘0.0306’ and ‘0.1677’ at level ‘0’, ‘1’ and level ‘0’ Intercept and Trend respectively and are less than one. Hence, the null hypothesis is accepted and it is proved that the general performance of Pragathi Krishna Grameena Bank (Karnataka Grameen Bank) is satisfactory. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of aggregate deposits of PKG Bank had more variations. The table given below gives details of Aggregate Deposits of Pragathi Krishna Grameena Bank, Ballary during the study period.

Table No. 4.1
Aggregate Deposits of PKGB During the period 2009-10 to 2018-19
 (₹in Crore)

Year	Ag Deposits	% to Total	Annual change	Annual change Rate
2009-10	5216.69	5.04	---	---
2010-11	6099.48	5.90	882.79	8.53
2011-12	6327.13	6.11	227.65	2.2
2012-13	7272.46	7.03	945.33	9.14
2013-14	8711.49	8.42	1439.03	13.91
2014-15	10104.81	9.77	1393.32	13.47
2015-16	12278.33	11.87	2173.52	21.02
2016-17	15361.33	14.85	3083.00	29.8
2017-18	16146.72	15.61	785.39	7.6
2018-19	15917.22	15.39	-229.50	-2.23
Total	103435.70	100		
Mean	10343.57		1188.95	11.49
St. Dev	4297.864		994.5573	
C V	0.415511		83.65021	
C A G R	29.51211		-1.02889	

Sig: t-st:v: 0.198390 *p: 0.9542 (I) (0)
Sig:t-st:v: -3.814825 *p:0.0306 (I) (1)
Sig: t-static value: -3.137613 *p:-v: 0.1677 (I) (0) I &T

Source: Annual Reports of PKG Bank



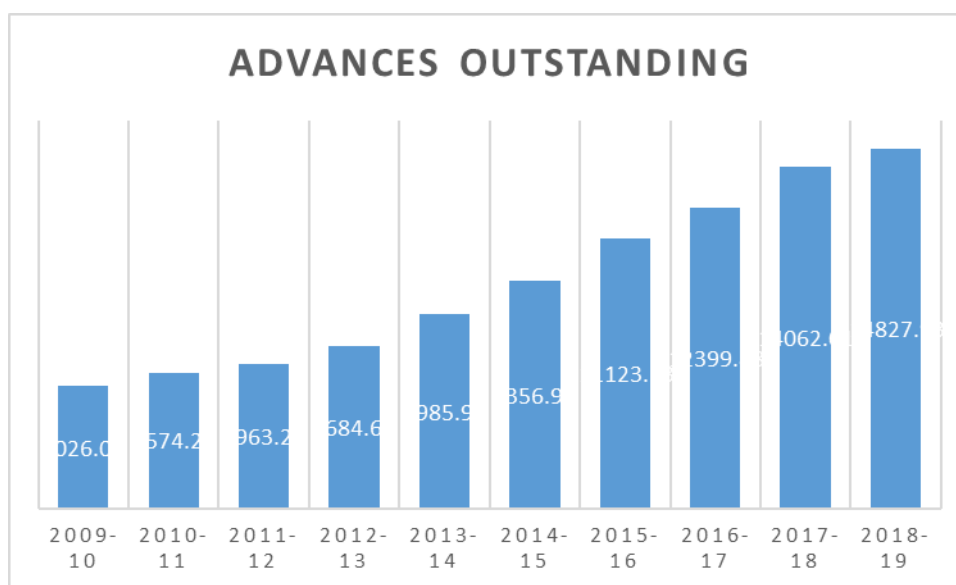
Advances Outstanding of PKG Bank

The advances outstanding of Pragathi Krishna Grameen Bank varied between ₹5026.07 crore and ₹14827.93 crore during the study period. Total amount of advances of the bank during the study period was ₹ 93004.17 crore. Increasing trend of advances outstanding of Pragathi Krishna Grameena Bank continued and was ₹ 9356.96 crore (10.06 %) in 2014-15 rose to ₹11123.23 crore (11.96 %) in 2015-16. Advances outstanding of Pragathi Krishna Grameena Bank was ₹12399.88 crore (13.33%), ₹ 14062.01 crore (15.12 %), ₹14827.93 crore (15.94 %) respectively in the Year 2016-17, 2017-18 and 2018-19.

Annual change of advances outstanding of Pragathi Krishna Grameen Bank was fluctuating and it was for the Year 2010-11 was ₹ 548.14 crore declined to ₹ 389.06 crore in 2011-12 rose to ₹ 721.39 crore in 2012-13, decreased to ₹ 1662.13 crore in 2017-18 and decreased and stood at ₹ 765.92 crore in 2018-19. Average advances outstanding for the study period was ₹ 93004.11 crore.

The Annual change Rate of advances outstanding of Pragathi Krishna Grameena Bank was 5.9 % for the Year 2010-11, 4.18 % for the Year 2011-12 and 8.24 in 2018-19.

Standard Deviation was 3621.232, Coefficient of Variable was 0389362 and Compound Annual change Rate (CAGR) was 28.50204 %. The Standard Deviation of annual change of advances outstanding was 496.103 and coefficient variable of annual change was 45.55183. The average annual change of advances outstanding was ₹ 1089.096 lakh. The CAGR of annual change of advances outstanding was -0.84474. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of advances outstanding had more variations.



Overall Business of PKG Bank

Total business of Pragathi Krishna Grameen Bank during the 10 Year period i.e 2009-10 to 2018-19 was ₹196439.90 crore. Total business of PKG Bank has increasing trend. It was ₹10242.76 core (5.21 %) in 2009-10 which rose to ₹11673.74 crore (5.94 %) and to ₹13957.12 crore (7.10 %) to ₹12290.40 crore (6.26 %) in 2010-11, 2011-12 and in 2012-13 respectively. The trend was increasing sustained and was ₹16697.44 (8.50 %) ₹ 19461.77 (9.91 %) ₹ 23401.56 (11.91 %) ₹ 27761.21 (14.13 %) ₹ 30208.73 crore (15.38 %) ₹ 30745.15 crore (15.65 %) for the year 2013-14, 2014-15, 2015-16, 2016-17, 2017-18 and for the yaer 2018-19 respectively. The total business of the bank was increasing Year by Year.

Annual change of total business of Pragathi Krishna Grameen Bank was ₹1430.98 crore (7.29 %) in 2010-11 increased to ₹ 616.66 crore (3.13 %) in 2011-12, to ₹1666.72 crore (8.49 %) in 2012-13. The trend continued and became ₹ 2740.32 crore (13.95 %) in 2013-14, ₹ 2764.33 crore (14.07 %) in 2014-15, ₹ 3939.79 crore (20.06 %) in 2015-16 and to ₹ 4359.65 crore (22.19 %) in 2016-17. Annual change of total business of PKG Bank declined to ₹ 2447.52 crore (12.46 %) in 2017-18 and to ₹ 536.42 crore (2.73 %) in 2018-19. 19643.99.

Standard Deviation was 7901.457, Coefficient of Variable was 0.402233 and Compound Annual change Rate (CAGR) was 29.01647 %. Standard Deviation of annual change was 1344.343 and coefficient variable was 59.01305. The average was ₹2278.04 lakh. The CAGR was -7.28962. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of total business of PKGVhad more variations.

The p-Value was 0.8955, and 0.6769 at level- 0, level- 1. The $*pv < 1$ at different levels was less than one. In short, if the time series is non-stationery reliable predictions cannot be made with the data. Given the null hypothesis for the Augmented Dicky Fuller test is there is a unit root in AR Model which implies that the data is non-stationary. In the following table it is observed that, ADF t- Statistic value at level with probability value of 0.6769 is not statistically significant. Even when the given data was run with first difference, we observe that, ADF t-statistic with probability value of 0.2739 is not statistically significant. The following table No.4.3 gives details.

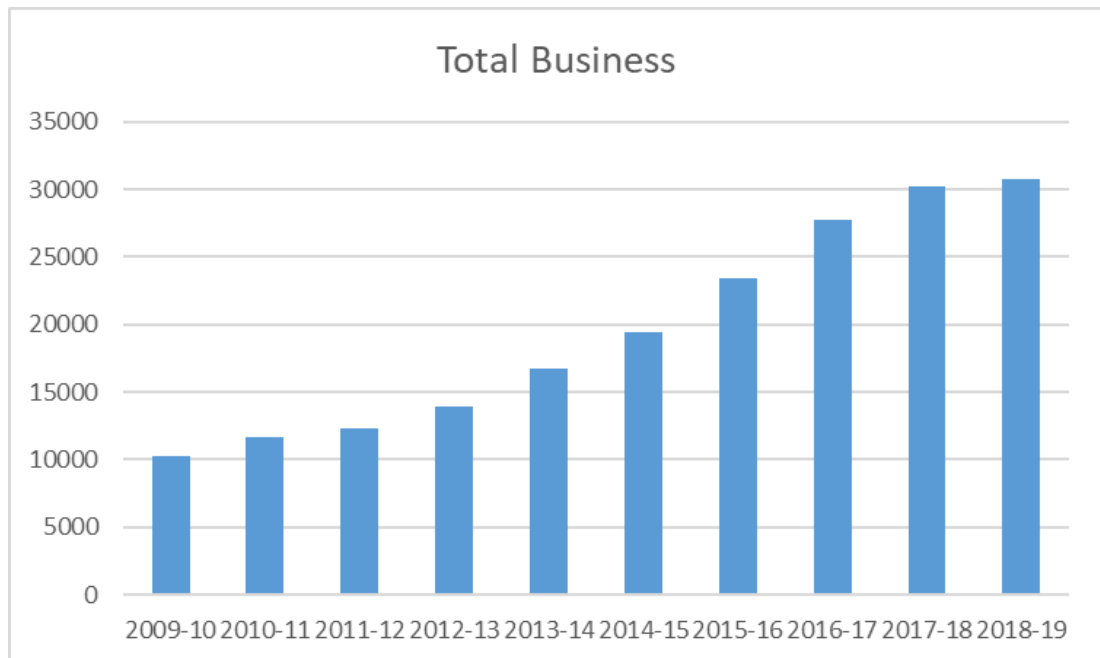
Therefore from the ADF test, it is infered that, the time series is non-stationary and meaningful inferences cannot be drawn from the given data. Since $pv < 1$ at different levels, the null hypothesis is accepted. Hence, the general performance Pragathi Krishna Grameen Bank is satisfactory. The table given below gives details of total business of Pragathi Krishna Grameen Bank during the study period.

**Table No. 4.3
Overall Business of PKG Bank During the period 2009-10 to 2018-19**

(₹ in crore)

Year	Overall Business	% to Total	Annual change	Annual change Rate
2009-10	10242.76	5.21	--	--
2010-11	11673.74	5.94	1430.98	7.29
2011-12	12290.40	6.26	616.66	3.13
2012-13	13957.12	7.10	1666.72	8.49
2013-14	16697.44	8.50	2740.32	13.95
2014-15	19461.77	9.91	2764.33	14.07
2015-16	23401.56	11.91	3939.79	20.06
2016-17	27761.21	14.13	4359.65	22.19
2017-18	30208.73	15.38	2447.52	12.46
2018-19	30745.15	15.65	536.42	2.73
Total	196439.90	100	20502.39	
Mean	19643.99		2278.04	11.60
St. Dev	7901.457		1344.343	
C V	0.402233		59.01305	
CAGR	29.01647		-7.28962	
Sig: t-st:v: -1.050289 *p: 0.6769 (I) (0)				
Sig:t-st:v: -2.667660 *p: 0.2739 (I) (1)				

Source: Annual Reports of PKG Bank



Recovery Performance and NPAs of Pragathi Krishna Grameen Bank

The loan recovery by Pragathi Krishna Grameen Bank was fluctuating between 65.74 % and 91.74 %. The %age recovery of loan issued Pragathi Krishna Grameen Bank during the duration was 83.03 % in 2009-10 declined to 80,14 % in 2010-11 to 78.74 % in 2011-12 and to 74.41% in 2012-13. The percentage of loan recovery by Pragathi Krishna Grameen Bank was highest i.e 91.74 % in 2013-14 declined to 85.50 % in 2014-15 went up to 88.05 % in 2015-16 but decreased to 75.60 % in 2016-17. The percentage recovery of loan was 77.46 % in 2017-18 and was 65.74 % in 2018-19. The recovery of loan issued by Pragathi Krishna Grameen Bank during the study period was highest in 2013-14 and lowest in 2018-19. Average Recory during the study period was 83.03 %. The data of Gross NPAs was available only for six Years i.e 2013-14 to 2018-19. The amount of Gross NPAs has been increasing throughout the study period. It was ₹ 26045 lakh (9.80 %) in 2013-14 went up to ₹ 40911 lakh (15.39 %), ₹ 41516 lakh (15.61 %), ₹ 43482 lakh (16.35 %) in 2014-15, in 2015-16, in 2016-17 respectively. ₹ 50073 lakh (18.83 %) and ₹ 63845 lakh (24.01 %) was GNPAs in 2017-18 and 2018-19 respectively. Recovery performance of PKG Bank is satisfactory but as the declining %age of recovery of loans resulting in mounting NPAs. If NPAs grow every Year, that will not be good for the bank. Annual change of NPAs of Pragathi Krishna Grameen Bank in 2014-15 was ₹ 14866 lakh came down to ₹ 605 lakh in 2015-16 went up to ₹ 1966 lakh in 2016-17 to ₹ 4591 lakh in 2017-18 and to ₹ 13772 lakh in 2018-19.

Table No. 4.4
%Recovery and Gross NPAs of PKG Bank During the period 2009-10 to 2018-19
 (₹ in lakh)

Year	% of Recovery	Gross NPAs (₹ in Lakh)	% to Total	Annual change
2009-10	83.03	NA	----	NA
2010-11	80.14	NA	----	NA
2011-12	78.74	NA	----	NA
2012-13	74.41	NA	----	NA
2013-14	91.74	26045	9.80	--
2014-15	85.50	40911	15.39	14866
2015-16	88.05	41516	15.61	605
2016-17	75.60	43482	16.35	1966
2017-18	77.46	50073	18.83	4591
2018-19	65.74	63845	24.01	13772
Total	---	265872	100	
Mean	80.03	44312		7160
St. Dev	---	12397.45		6701.612
C V	---	27.97764		93.59793

Source: Annual Reports of PKG Bank

NPAs position of Pragathi Krishna Grameen Bank was continuously mounting and average GNPA was ₹ 44312 lakh. This is not good for the health of the bank and hampers the progress. Standard Deviation was 12397.45, Coefficient of Variable was 27.97764 and Compound Annual change Rate (CAGR) was -0.59144 %. Standard Deviation of was 6701.612 and coefficient variable was 93.59793. Average annual change of Gross NPAs was ₹7160 lakh. The CAGR of annual change of Gross NPAs was -0.81472. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of Gross NPAs of PKGB had more variations. The following table No.4.4 gives details.

Net Profit of Pragathi Krishna Grameena Bank

Net profit of Pragathi Krishna Grameena Bank has shown fluctuating trend. It fluctuated between ₹24.76 crore and ₹ 215.79 crore during the study period. In the Year 2009-10 PKG Bank earned a net profit of ₹ 72.83 crore (7.21 %). The amount of net profit was lowest of ₹ 24.76 crore (2.45 %) in 2011-12 and highest of ₹ 215.79 crore (21.35 %) in 2017-18. The bank earned total net profit of ₹1010.71 crore during the ten Year study period. The Pragathi Krishna Grameen Bank earned net profit of ₹72.33 crore (7.16 %) in

2010-11, ₹78.93 crore (7.81 %) in 2011-12, ₹104.70 crore (10.36 %) in 2013-14 and the trend was positive but it declined to ₹ 61.08 crore (6.04 %) in 2014-15. In 2015-16 this increased to ₹ 103.77 crore (10.27 %) and in 2016-17 went up to ₹ 201.68 crore (19.95 %) in 2017-18 once again to ₹ 215.79 crore (21.35 %) but came down to ₹ 74.84 crore (7.40 %) in 2018-19.

The annual average of net profit was ₹101.70 crore from 2009-10 to 2018-19. It was ₹ 0.5 crore (A G R- 4.94 %) in 2010-11 became negative and was ₹ -47.57 crore (A G R -470.67 %) in 2011-12, ₹-43.62 crore in 2014-15 and was ₹-140.95 crore in 2018-19. PKG Bank earned ₹54.17 crore (A G R- 535.97) in 2012-13 the income decreased to ₹25.77 crore (A G R- 254.96) in 2013-14, - 43.62 (A G R-431.6) in 2014-15 and rose to ₹ 42.69 crore (A G R- 422.4) in 2015-16, to ₹ 97.91 crore (A G R 968.7) in 2016-17 but cwent down to ₹ 14.11 (A G R- 139.6) crore in 2017-18 and to ₹-140.95 (A G R- 4.94) in 2018-19. The C A G R of net profit of the bank was 9.27.

Standard Deviation was 61.03515, Coefficient of Variable was 0,603884 and Compound Annual change Rate (C A G R) was 9.275985 %. Standard Deviation of was 70.03404 and coefficient variable was 20940.41. Annual average growth of net profit was ₹0.334444 lakh. The C A G R of annual change of net profit was -32.3222. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of net profit of PKGB had more variations.

A D F Test shown significance of probability value was at 0.3018 and t-static value: -1.942365 at level “0” and significance of probability value was at 0.0120 and t-static value: -5.646889 at level ‘1’. In short, if the time series is non-stationery reliable predictions cannot be made with the data. Given the null hypothesis for the Augmented Dicky Fuller test is there is a unit root in AR Model which implies that the data is non-stationary. In the following table it is observed that, ADF t- Statistic value at level with

probability value of 0.3018 is not statistically significant. Even when the given data was run with first difference, we observe that, ADF t-statistic with probability value of 0.0120 is not statistically significant. The above table No.4.5 gives details.

From the ADF test, it is inferred that, the time series is non-stationary and meaningful inferences cannot be drawn from the given data. Significance of $*p < 1$ at different levels was less than one. So, the null hypothesis was accepted and the general performance of PKG Bank is satisfactory. The table No. 4.5 gives details of total business of Pragathi Krishna Grameena Bank during the study period.

Table No. 4.5
Net Profit of PKG Bank During the period 2009-10 to 2018-19
 (₹ in crore)

Year	Net Profit	% to Total	Annual change	Annual change Rate
2009-10	72.83	7.21	---	---
2010-11	72.33	7.16	0.5	4.94
2011-12	24.76	2.45	-47.57	-470.67
2012-13	78.93	7.81	54.17	535.97
2013-14	104.70	10.36	25.77	254.96
2014-15	61.08	6.04	-43.62	-431.6
2015-16	103.77	10.27	42.69	422.4
2016-17	201.68	19.95	97.91	968.7
2017-18	215.79	21.35	14.11	139.6
2018-19	74.84	7.40	-140.95	4.94
Total	1010.71	100		
Mean	101.07		0.334444	
St. Dev	61.03515		70.03404	
C V	0.603884		20940.41	
CAGR	9.275985		-32.3222	
Sig: t-st:v: -1.942365 *p: 0.3018 (I) (0)				
Sig:t-st:v: -5.646889 *p: 0.0120 (I) (1)				

Source: Annual Reports of PKG Bank

PART-2

**PERFORMANCE ANALYSIS OF SELECTED BRANCHES OF PRAGATHI
KRISHNA GRAMEEN BANK IN CHITRADURGA DISTRICT**

In this part, the Performance of different selected branches of Pragathi Krishna Grameena Bank in Chitradurga district has been analyzed with different parameters. The study has chosen four talukas out of six talukas, selected 14 PKG Bank branches out of 84 in Chitradurga district. The performance of the said braches has been assessed with different parameters in this part. The following table gives details about the selection of talukas and PKG Bank branches.

Chitradurga- TQ (7)	Holalkere TQ (3)	Hosadurga TQ (3)	Challakere TQ (1)	Molakalmuru TQ (0)	Hiriyuru TQ (0)
Chitradurga Branch	Holalkere Branch	Bagur Branch	Sanikere Branch	---	----
Bahaduraghatta Branch	Shivaganga Branch	Kellodu Branch		---	----
Chikkabennur Branch	Talya Branch	Tirumalapur Branch			
Hireguntanur Branch					
Kurubarahalli Branch					
Muddapur Branch					
Sirigere Branch					
Total 14 Branches of PKG Bank in Chitradurga District					

**I. Performance Analysis of Pragathi Krishna Grameen Bank Branches in
Chitradurga Taluka**

Chitradurga is a taluka and district head quarter in Karnataka state. In Chitradurga several branches of nationalized banks, private banks, co-operative banks including Pragathi Krishna Grameen Bank are functioning. In this part seven selectedbranches of Pragathi Krishna Grameen Bank have been analysed.

1. PKG BANK, CHITRADURGA BRANCH

Chitradurga is taluka as well as district head quarter. Chitradurga has 1.30 lakh population and The Chitradurga branch of Pragathi Krishna Grameen Bank was established in 2009, July and functioning with 13 employees. The performance analysis of Chitradurga branch has been done with different indicators as below.

i. Demand Deposits

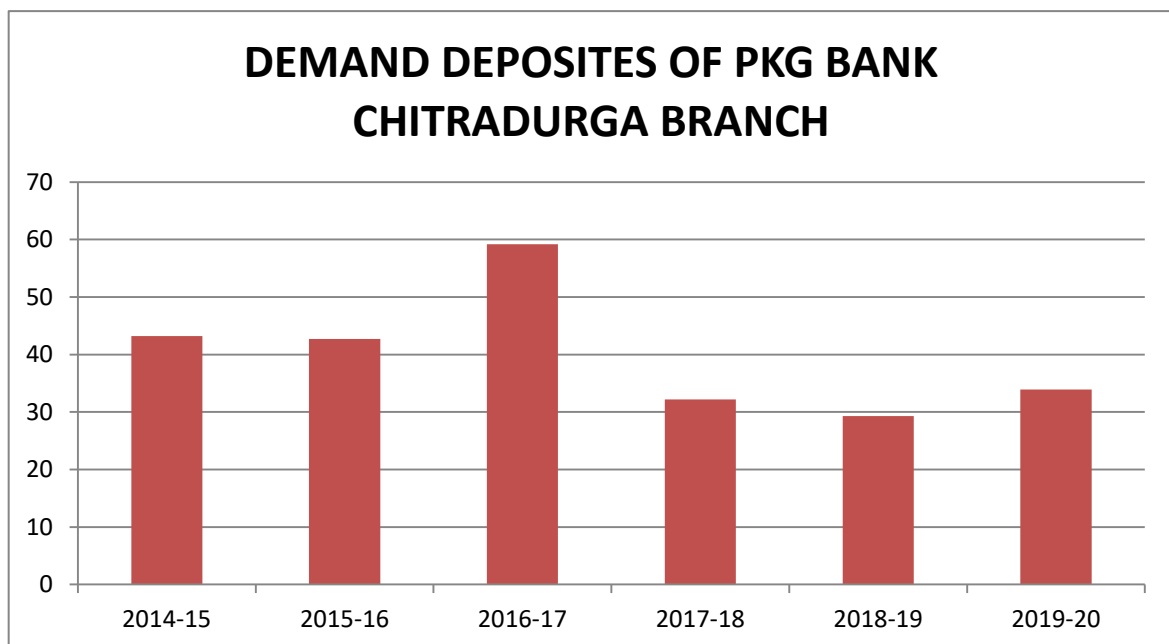
Demand Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were varied between ₹29.30 lakh ₹59.20 lakh during the period 2013-14 to 2019-20. Total amount of Demand Deposits of PKG bank, Chitradurga branch during the study period stood at ₹240.47 lakh and annual average of Demand Deposits was ₹40.08 lakh. In 2014-15 Demand Deposits of the branch amounted to ₹43.20 (17.96) lakh came down to ₹42.70 lakh (17.76 %) in 2015-16, went up to ₹59.20 lakh (24.62 %) in the 2016-17 but came down to ₹32.17 lakh (13.38 %) in 2017-18 and to ₹29.30 lakh (12.18 %) in 2018-19 and rose to ₹33.90 lakh (14.10 %) in 2019-20. The Demand Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were highest in 2016-17 and lowest in 2018-19. The annual change of Demand Deposits was negative and was ₹-0.50 lakh for the Year 2015-16, ₹16.50 lakh in 2016-17, ₹27.03 lakh in 2017-18, declined to ₹-2.87 lakh in 2018-19 but rose to ₹4.60 lakh in 2019-20. The CV and STD was 10.95 and 94.43075 respectively. The CAGR was 27.31. The Standard Deviation of annual change of Demand Deposits was 15.93 and coefficient variable of annual change was -856.52. The CAGR of annual change of Demand Deposits was -2.84. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of PKG Bank, Chitradurga Branch had more variations. The table No.4.6 gives details.

The ADF Test revealed that, the significance of probability value (p-Value) was 0.4544, 0.2295 and 0.4631 at level- 0, level- 1 and level- 0 Intercept and trend respectively. The $p < 1$ at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory.

Table No. 4.6
Demand Deposits of PKGB, Chitradurga Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	--
2014-15	43.20	17.96	---
2015-16	42.70	17.76	-0.50
2016-17	59.20	24.62	16.50
2017-18	32.17	13.38	-27.03
2018-19	29.30	12.18	-2.87
2019-20	33.90	14.10	4.60
Total	240.47	100	
Mean	40.07833		-1.86
St. Dev	10.94662		15.93126
C V	27.31305		-856.519
C A G R	-0.86921		-2.84
TL(I) (0) Sig: t-st:v: -1.499399		*pv: 0.4544	
TL(I) (1) Sig: t-st:v: -2.189285		*pv: 0.2295	
TL(I) (0) I &T: Sig: t-static value: -2.039950		*pv: 0.4631	

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)



ii. Savings Bank Deposits

Savings Bank Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were varied between ₹289.20 lakh ₹ 608.70 lakh during the period 2013-14 to 2019-20. Total amount of Savings Bank Deposits of PKG bank, Chitradurga branch during the study period stood at ₹2518.00 lakh and annual average of Savings Bank Deposits was ₹ 419.6667 lakh. In 2014-15 Savings Bank Deposits of the branch stood at ₹291.40 lakh (11.57%) but came down to ₹289.20 lakh (11.49 %) in 2015-16, increased to ₹415.30 lakh (16.49 %) in the Year 2016-17 and declined to ₹ 415.20 lakh (16.49%) in 2017-18. Increased to ₹ 498.20 lakh (19.79 %) in 2018-19 and gone up to ₹ 608.70 lakh (24.17 %) in 2019-20. The Savings Bank Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were highest in 2019-20 and lowest in 2015-16. The annual change of Savings Bank Deposits was negative and was ₹-2.20 lakh for the Year 2015-16, ₹ 126.10 lakh ₹ - 0.10 lakh in 2016-17 and 2017-18 respectively. It rose to ₹ 83.00 lakh in 2018-19 and to 110.50 lakh in 2019-20.

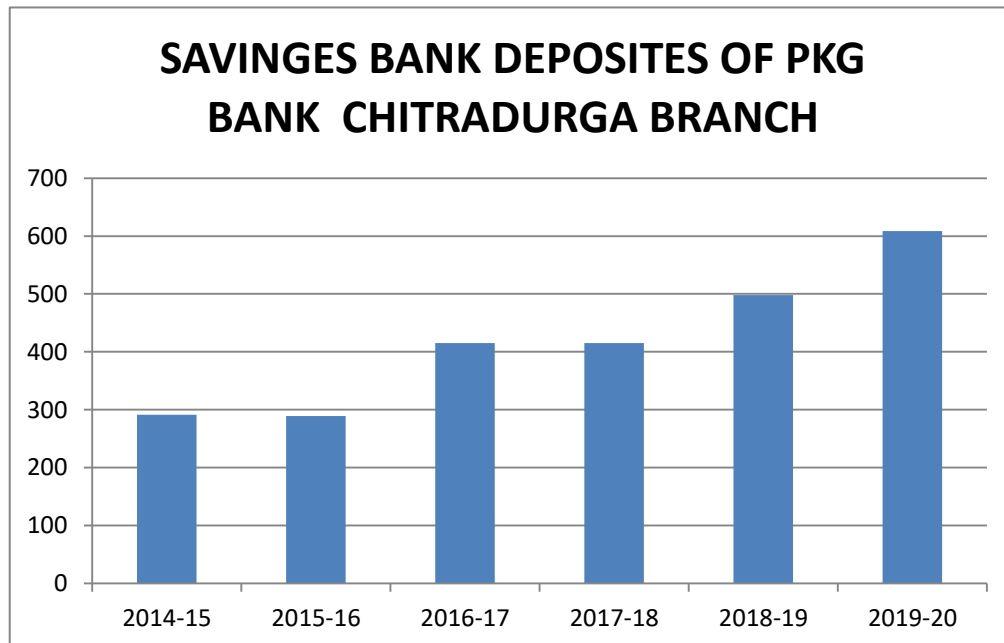
Standard Deviation of was 122.812 and coefficient variable was 29.26419. The C A G R was -0.65185. Standard Deviation and coefficient variable of annual change of Savings Bank Deposits was 60.97 and 96.07655 respectively. The CAGR of annual change of Savings Bank Deposits was -11.0455. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of savings bank deposits of PKG Bank, Chitradurga Branch had more variations. The Table No. 4.7 gives clear picture of Savings Bank Deposits of PKG Bank, Chitradurga Branch from 2013-14 to 2019-20.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.9469, 0.0612 and 0.2435 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The $*pv < 1$ at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory.

Table No. 4.7
Savings Deposits of PKGB, Chitradurga Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	291.40	11.57	---
2015-16	289.20	11.49	-2.20
2016-17	415.30	16.49	126.10
2017-18	415.20	16.49	-0.10
2018-19	498.20	19.79	83.00
2019-20	608.70	24.17	110.50
Total	2518.00	100	
Mean	419.6667		
St. Dev	122.812		
C V	29.26419		
C A G R	-0.65185		
TL(I) (0) Sig: t-st:v: 0.331460		*pv: 0.9469	
TL(I) (1) Sig: t-st:v: -3.722142		*pv: 0.0612	
TL(I) (0) I &T: Sig: t-static value: -3.063972		*pv: 0.2435	

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)



iii. Term Deposits

Term Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were varied between ₹397.30 lakh and ₹ 638.30 lakh during the study period 2013-14 to 2019-20. Total amount of Term Deposits of PKG bank, Chitradurga branch during the study period stood at ₹2932.30 lakh and annual average of Term Deposits was ₹488.7167 lakh. In 2014-15 was at ₹397.30 lakh (13.55%) rose to ₹418.60lakh (14.28 %) in 2015-16, to ₹ 509.50 lakh (17.38 %) in 2016-17 decreased to ₹ 421.40 (14.37 %) in 2017-18. Increased to ₹ 547.20 lakh (18.66 %) in 2018-19 and rose to ₹ 638.30 lakh (21.77 %) in 2019-20. The Term Deposits of Pragathi Krishna Grameen Bank, Chitradurga branch were highest in 2019-20 and lowest in 2014-15. The annual change was ₹21.30 lakh for the Year 2015-16, ₹ 90.90 lakh in 2016-17, ₹-88.10 lakh in 2017-18, increased to ₹ 125.80 lakh in 2018-19 and to ₹ 91.10 lakh in 2019-20.

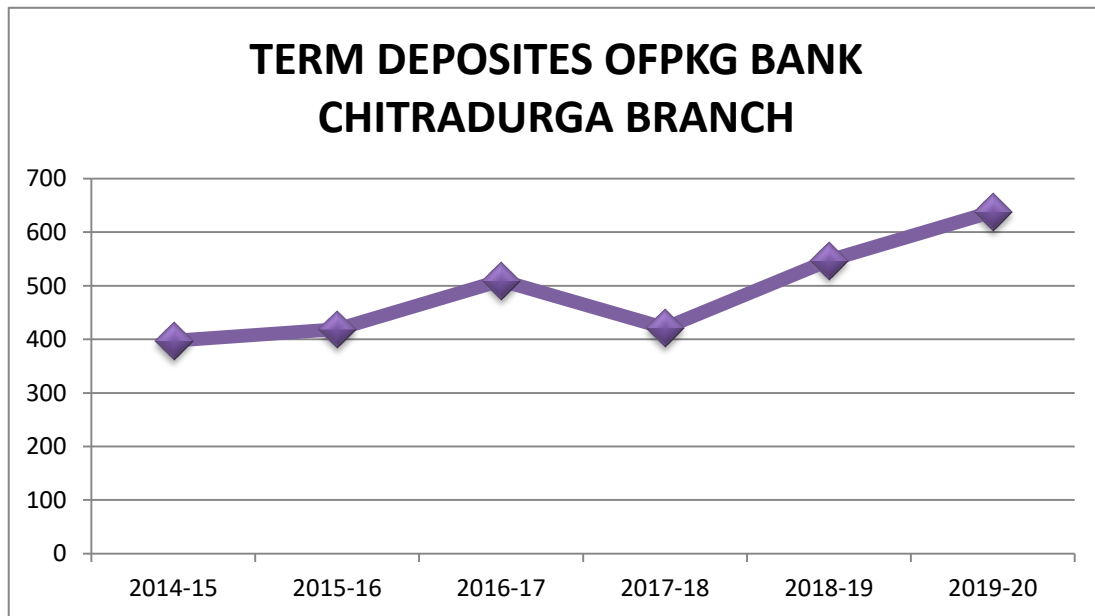
Standard Deviation was 93.84275 and coefficient variable was 19.20187. The C A G R was -0.733223. S T D of annual change of Term Deposits was 85.12749 and coefficient variable of annual change was 176.6131 The CAGR of annual change of Term Deposits was -0.1446. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of term deposits of PKG Bank, Chitradurga Branch had more variations. The table No.4.8 gives clear picture of Term Deposits of PKG Bank, Chitradurga Branch from 2013-14 to 2019-20.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.75550, 0.1405 and 0.4467 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The $*pv < 1$ at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory.

Table No. 4.8
Term Deposits of PKGB, Chitradurga Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	397.30	13.55	---
2015-16	418.60	14.28	21.30
2016-17	509.50	17.38	90.90
2017-18	421.40	14.37	-88.10
2018-19	547.20	18.66	125.80
2019-20	638.30	21.77	91.10
Total	2932.30	100	
Mean	488.7167		48.20
St. Dev	93.84275		85.12749
C V	19.20187		176.6131
C A G R	-0.733223		-0.1446
TL(I) (0) Sig: t-st:v: -0.696283 *pv: 0.75550			
TL(I) (1) Sig: t-st:v: -2.726580 *pv: 0.1405			
TL(I) (0) I &T: Sig: t-static value: -2.108664 *pv: 0.4467			

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)



iv. Researve Funds

Reserves of Chitradurga branch were fluctuating during the study period between ₹5.60 lakh ₹23.19 lakh. During the period 2013-14 to 2019-20 the total reserves of PKG bank, Chitradurga branch was ₹59.89, lakh Annual average was ₹9.98 lakh. Standard Deviation was 6.613382 and coefficient variable was 66.25528. The C A G R was -0.78974 and C A G R of annual change was -0.71111. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of reserve funds of PKG Bank; Chitradurga Branch had more variations. The table No.4.9 gives details.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.3765, 0.2755 and 0.7162 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The *pv<1 at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory.

Table No. 4.9
Reserve Funds of PKGB, Chitradurga Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA	---	---
2014-15	6.50	10.85	---
2015-16	5.60	9.35	-0.90
2016-17	6.90	11.52	1.30
2017-18	23.19	38.72	16.29
2018-19	9.50	15.86	-13.69
2019-20	8.20	13.69	-1.30
Total	59.89	100	
Mean	9.98		0.34
St. Dev	6.613382		10.68167
C V	66.25528		3141.667
C A G R	-0.78974		-0.71111
TL(I) (0) Sig: t-st:v: -1.700248		*pv: 0.3765	
TL(I) (1) Sig: t-st:v: -1.999958		*pv: 0.2755	
TL(I) (0) I &T: Sig: t-static value: -1.494397		*pv: 0.7162	

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)

v. Other Liabilities

Liabilities are responsibilities of the bank. Pragathi Krishna Grameen Bank, Chitradurga branch were fluctuating during the study period between ₹2.10 lakh ₹19.60 lakh. Total liabilities of PKG bank, Chitradurga branch stood at ₹53.00 lakh. The annual change of other liabilities was negative and was ₹-0.10 lakh for the Year 2015-16, ₹ - 17.40 lakh in 2016-17. Other liabilities of Chitradurga branch became positive and were ₹ 1.10 lakh in 2017-18, ₹1.00 2018-19 and decreased to ₹ 0.20 lakh in 2019-20. The Standard Deviation of liabilities was ₹8.34 lakh and coefficient variable was ₹94.43075 lakh. The CAGR of liabilities was -0.78974 and CAGR of growth of liabilities was - 0.96259.

The STD was 8.04, CV of annual change was -264.60 and C A G R was -1.40. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of other liabilities of PKG Bank; Chitradurga Branch had more variations. The table No.4.10 gives details.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.3938, 0.7820 and 0.7162 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The $*p < 1$ at different levels was less than one. So, performance PKGB, Chitradurga branch was satisfactory.

Table No. 4.10
Other Liabilities of PKGB, Chitradurga Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	NA	---	---
2014-15	19.60	13.98	---
2015-16	19.50	36.79	-0.10
2016-17	2.10	3.96	-17.40
2017-18	3.20	6.40	1.10
2018-19	4.20	7.92	1.00
2019-20	4.40	8.30	0.20
Total	53.00	100	
Mean	8.833333		-3.04
St. Dev	8.341383		8.043818
C V	94.43075		-264.599
C A G R	-0.96259		-1.40
TL(I) (0) Sig: t-st:v: -1.655868			*pv: 0.3938
TL(I) (1) Sig: t-st:v: -1.9115968			*pv: 0.2993
TL(I) (0) I &T: Sig: t-static value: -1.243580			*pv: 0.7820

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)

vi. Cash on Hand

Cash on Hand of Pragathi Krishna Grameen Bank, Chitradurga branch varied between ₹7.70 lakh and ₹ 70.00 lakh during the study period 2013-14 to 2019-20. Total amount of Cash on Hand of PKG bank, Chitradurga branch during the study period stood at ₹194.70 lakh and yearly average was ₹32.45 lakh. Cash on Hand was ₹23.10 lakh (11.86 %) in 2014-15 decreased to ₹16.90 lakh (8.68 %) in 2015-16 rose to ₹55.40 lakh (28.45 %) in the Year 2016-17 decreased and to ₹ 70.00 lakh (35.95 %) in 2017-18 but decreased to ₹ 21.60 lakh (10.09 %) in 2018-19 and again to ₹ 7.70 lakh (3.95%) in 2019-20. The Cash on Hand of Pragathi Krishna Grameen Bank, Chitradurga branch was highest in 2017-18 and lowest in 2019-20. The annual change of Cash on Hand was negative and was ₹-6.20 lakh for the Year 2015-16, increased to ₹ 38.50 lakh in 2016-17. And declined to ₹ 14.60 lakh, ₹ -48.40 lakh and ₹ -13.90 lakh in 2017-18, in 2018-19

and in 2019-20 respectively. The coefficient variable was 75.43741 and STD was 24.48. The CAGR of cash on hand was -0.94444. The Standard Deviation of annual change of cash on hand was 32.48918 and coefficient variable of annual change was -1054.84. The CAGR of annual change of cash on hand was -0.55161. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of cash on hand of PKG Bank, Chitradurga Branch had more variations. The table No.4.11 gives details of Cash on Hand of PKG Bank, Chitradurga Branch from 2013-14 to 2019-20.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.7190, 0.6578 and 0.9147 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The *pv<1 at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory.

Table No. 4.11
Cash on Hand of PKGB, Chitradurga Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	NA	---	---
2014-15	23.10	11.86	---
2015-16	16.90	8.68	-6.20
2016-17	55.40	28.45	38.50
2017-18	70.00	35.95	14.60
2018-19	21.60	10.09	-48.40
2019-20	7.70	3.95	-13.90
Total	194.70	100	
Mean	32.45		-3.08
St. Dev	24.47944		32.48918
C V	75.43741		-1054.84
C A G R	-0.94444		-0.55161
TL(I) (0) Sig: t-st:v: -0.823609		*pv: 0.7190	
TL(I) (1) Sig: t-st:v: -0.927781		*pv: 0.6578	
TL(I) (0) I &T: Sig: t-static value: -0.927781		*pv: 0.9147	

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)

vii. Net Advances

Net advances of Pragathi Krishna Grameen Bank, Chitradurga branch varied between ₹113.30 lakh and ₹ 916.20 lakh during the study period 2013-14 to 2019-20. Total net advances of PKG bank, Chitradurga branch during the study period stood at ₹ 1547.60 lakh and annual average of net advances was ₹257.9333 lakh. In 2014-15 net advances were ₹113.30 lakh (7.32 %) rose to ₹ 134.20 lakh (8.67 %) in 2019-20. The net advances of Pragathi Krishna Grameen Bank, Chitradurga branch was highest in 2016-17 and lowest in 2014-15. The net advances were ₹11.90 lakh for the Year 2015-16, increased to ₹ 791.00 lakh in 2016-17. The annual change of net advances became negative and stood at ₹ -791.40 lakh in 2017-18 but became positive and reached to ₹ 9.10 lakh in 2018-19 and the growth was by ₹ 0.30 lakh in 2019-20.

The CV, STD and C A G R were 125.0611, 322.5742 and -0.80259 respectively. The coefficient variable of annual change was 13385.01 and Standard Deviation was 559.4935. The annual change of net advances was -0.99496. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of net advances of PKG Bank, Chitradurga Branch had more variations. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of net advances of PKG Bank, Chitradurga Branch had more variations. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of net advances of PKG Bank, Chitradurga Branch had more variations. The table No.4.12 gives details about net advances of PKG Bank, Chitradurga Branch from 2013-14 to 2019-20.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.1982, 0.1820 and 0.4883 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The *pv<1 at different levels was less than one. So, performance PKGB, Chitradurga branch was satisfactory.

Table No. 4.12
Net Advances of PKGB, Chitradurga Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	113.30	7.32	---
2015-16	125.20	8.09	11.90
2016-17	916.20	59.20	791.00
2017-18	124.80	8.06	-791.40
2018-19	133.90	8.65	9.10
2019-20	134.20	8.67	0.30
Total	1547.60	100	
Mean	257.9333		4.18
St. Dev	322.5742		559.4935
C V	125.0611		13385.01
C A G R	-0.80259		-0.99496
TL(I) (0) Sig: t-st:v: -2.313796		*pv: 0.1982	
TL(I) (1) Sig: t-st:v: -2.426028		*pv: 0.1820	
TL(I) (0) I &T: Sig: t-static value: -1.961876		*pv: 0.4883	

Source: Balance Sheets of PKGB Chitradurga Branch (TL- Test Level, I&T-Intercept and Trend)

viii. Income and Expenditure of PKG Bank Chitradurga Branch

Total amount of income earned by the Pragathi Krishna Grameen Bank, Chitradurga branch during the study period i.e 2013-14 to 2019-20 was ₹588.80 lakh and total amount of expenditure was ₹690.83 lakh during the same period. The branch earned income of ₹66.05 lakh in 2014-15 and it declined to ₹65.70 lakh in 2015-16, rose to ₹141.80 lakh in 2017-18, rose to ₹157.35 lakh in 2018-19 and to ₹157.90 lakh in 2019-20. Standard Deviation of income earned 47.8034 and coefficient variable was 40.594. The CAGR of income earned was -0.52188.

Total expenditure of the Pragathi Krishna Grameen Bank, Chitradurga branch was ₹66.50 lakh in 2014-15 increased slightly to ₹65.70 lakh in the Year 2015-16 again to ₹243.27lakh in 2017-18 declined to ₹157.36 lakh in 2018-19 and rose to ₹158.00 lakh in 2019-20. Standard Deviation was 74.4916 and coefficient variable of Expenditure was

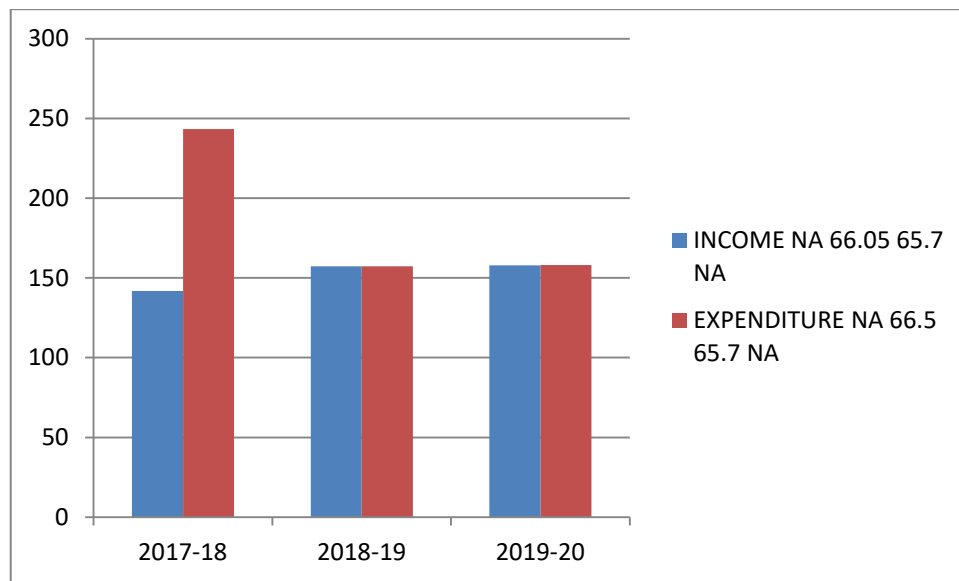
53.9146. The C A G R of expenditure was -0.52481. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of income and expenditure of PKG Bank, Chitradurga Branch had more variations.

Both income and expenditure were not matching. Expenditure of Pragathi Krishna Grameen Bank, Chitradurga branch was more than its income therefore the profit earning has negatively affected. This is not good sign for the future and the survival of the bank. The table No.4.13 gives details about income earned by PKG Bank, Chitradurga Branch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.13
Expenditure and Expenditure of PKG Bank, Chitradurga Branch from
2013-14 to 2019-20 (₹ in Lakh)

Year	Expenditure	Expenditure	Difference + Or -
2013-14	NA	NA	----
2014-15	66.05	66.50	-0.45
2015-16	65.70	65.70	0.00
2016-17	NA	NA	----
2017-18	141.80	243.27	-101.47
2018-19	157.35	157.36	-0.01
2019-20	157.90	158.00	-0.1
TOTAL	588.80	690.83	-102.03
AVERAGE	117.76	138.166	
STD	47.8034	74.4916	
CV	40.594	53.9146	
CAGR	-0.52188	-0.52481	

Source: Annual Reports of PKG Bank, Chitradurga Branch



2. Bahadurghatta Branch

Bahadurghattais 36.4 KMs away from taluka and district head quarter, Chitradurga. The population of Bahadurghatta was 2541 in 2021. The Bahadurghattabbranch of Pragathi Krishna Grameen Bank was established in August, 1983 and functioning with 04 employees. The performance analysis of Bahadurghattabbranch has been done with different indicators as below.

i. Demand Deposits

Total amount of other Demand Deposits of the Pragathi Krishna Grameen Bank, Bahadurghattabbranch varied between ₹60.90 lakh and ₹97.50 lakh during the study period i.e 2013-14 to 2019-20. Total amount of Demand Deposits of PKG bank, Bahadurghatta branch during the study period stood at ₹372.30 lakh and annual average of Demand Deposits was ₹74.46 lakh. Demand Deposits 2013-14 was ₹75.60 (20.31 %) came down to ₹60.90 lakh (16.36 %) in 2014-15, rose to 97.50 lakh (26.19 %) in 2017-18, declined to ₹76.30 lakh (20.49 %) in 2018-19 and to ₹62.00 lakh (16.65 %) in 2019-20. PKGB, Bahadurghatta branch was highest in 2017-18 and lowest in 2014-15. The annual change was i.e ₹ 9.10 lakh in 2017-18 came down to ₹ -10.00 lakh in 2018-19 to ₹ -0.30 lakh in 2019-20.

Standard Deviation was 1364.831 and coefficient variable was 152.0529. The CAGR of Demand Deposits was -0.83598. The Standard Deviation of annual change was 26.85355, coefficient variable of annual change was -789.81 and average annual change of Demand Deposits was -3.40. The CAGR of annual change of Demand Deposits was -0.7568. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of demand deposits of Bahadurghatta Branch had more variations. The table No.4.14 gives details about Demand Deposits of PKG Bank, Bahadurghatta Branch from 2013-14 to 2019-20.

Table No. 4.14
Demand Deposits of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	75.60	20.31	---
2014-15	60.90	16.36	-14.7
2015-16	NA	---	---
2016-17	NA	--	---
2017-18	97.50	26.19	36.6
2018-19	76.30	20.49	-21.2
2019-20	62.00	16.65	-14.3
Total	372.30	100	
Mean	74.46		-3.40
St. Dev	1364.831		26.85355
C V	152.0529		-789.81
C A G R	-0.83598		-0.7568

Source: Balance Sheets of PKGB Bahadurghatta Branch

ii. Savings Bank Deposits

Total amount of other Savings Bank Deposits of the Pragathi Krishna Grameen Bank, Bahadurghattabranch varied between ₹24.90 lakh and ₹468.50 lakh during the study period i.e 2013-14 to 2019-20. Total amount of Savings Bank Deposits of PKG bank, Bahadurghattabranch during the study period stood at ₹1571.60 lakh and annual average of Savings Bank Deposits was ₹314.32 lakh. In 2013-14 the amount Savings

Bank Deposits was ₹228.90 lakh (14.56 %) declined to ₹24.90 lakh (1.58 %) in 2014-15, rose to ₹380.80lakh (24.23 %) in 2017-18, increased to ₹468.50 lakh (29.819 %) in 2018-19 and remained same in 2019-20. PKGB, Bahadhurghatta branch was highest in 2019-20 and lowest in 2014-15. The annual change was i.e ₹355.90 lakh in 2017-18 and declined to ₹87.70 lakh in 2018-19.

Standard Deviation of Savings Bank Deposits 189.0919 and coefficient variable was 60.15905. The CAGR of Savings Bank Deposits was -0.59065. The STD of annual change was 201.01 and coefficient variable was 335.5759. The average annual change of Savings of Bank Deposits was 59.90. The CAGR of annual change of Savings Bank Deposits was -1.1433. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of savings bank deposits of Bahadhurghatta Branch had more variations. The table No.4.15 gives details about Savings Bank Deposits of PKG Bank, Bahadhurghatta Branch from 2013-14 to 2019-20.

Table No. 4.15
Savings Deposits of PKGB, Bahadhurghatta Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	228.90	14.56	---
2014-15	24.90	1.58	-204
2015-16	NA	---	NA
2016-17	NA	---	NA
2017-18	380.80	24.23	355.90
2018-19	468.50	29.81	87.70
2019-20	468.50	29.81	0.00
Total	1571.60	100	
Mean	314.32		59.90
St. Dev	189.0919		201.01
C V	60.15905		335.5759
C A G R	-0.59065		-1.1433

Source: Balance Sheets of PKGB Bahadhurghatta Branch

iii. Term Deposits

Total amount of Term Deposits of the Pragathi Krishna Grameen Bank, Bahadurghatta branch varied between ₹270.70 lakh and ₹499.00 lakh during the study period i.e 2013-14 to 2019-20. Total amount of Term Deposits of PKG bank, Bahadurghatta branch during the study period stood at ₹2024.70 lakh and annual average of Term Deposits was ₹404.94 lakh. In 2013-14 the amount Term Deposits was ₹270.70 lakh (13.36 %) rose to ₹425.50 lakh (21.02 %) in 2014-15, went down to ₹390.60 lakh (19.29 %) in 2017-18, increased to ₹438.90 lakh (21.68 %) in 2018-19 and to ₹499.00 lakh (24.65 %) in 2019-20. Pragathi Krishna Grameen Bank, Bahadurghatta branch was highest in 2019-20 and lowest in 2014-15. The annual change of Term Deposits was i.e ₹-34.90 lakh in 2017-18 rose to ₹60.10 lakh in 2018-19.

Standard Deviation of 84.63051 and coefficient variable was 20.89952. The C A G R of Term Deposits was -0.63133. The S T D of annual change of Term Deposits was 77.66537 and coefficient variable of annual change was 136.076. The average annual change of Term Deposits was 57.075. The CAGR of annual change of Term Deposits was -0.90294. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of term deposits of Bahadurghatta Branch had more variations. The table No.4.16 gives details about Term Deposits of PKG Bank, Bahadurghatta Branch from 2013-14 to 2019-20.

Table No. 4.16
Term Deposits of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	270.70	13.36	----
2014-15	425.50	21.02	154.8
2015-16	NA	---	NA
2016-17	NA	---	---
2017-18	390.60	19.29	-34.90
2018-19	438.90	21.68	48.30
2019-20	499.00	24.65	60.10
Total	2024.70	100	
Mean	404.94		57.075
St. Dev	84.63051		77.66537
C V	20.89952		136.076
C A G R	-0.63133		-0.90294

Source: Balance Sheets of PKGB Bahadurghatta Branch

iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Bahadurghattabranch varied between ₹1.60 lakh and ₹16.30 lakh during the study period i.e 2013-14 to 2019-20. Total amount of reserve funds of PKG bank, Bahadurghatta branch during the study period stood at ₹43.60 lakh and yearly average was ₹8.72 lakh. The Reserve Funds in 2013-14 was ₹11.10 lakh (25.46 %) rose to ₹16.30 lakh (37.39 %) in 2019-20. The reserve funds of Pragathi Krishna Grameena Bank, Bahadurghatta branch was highest in 2018-19 and lowest in 2017-18. The annual change of reserve funds was i.e ₹1.40 lakh in 2017-18 rose and declined and reached to ₹-6.40 lakh in 2018-19 but to rose to ₹14.70 lakh in 2019-20.

Standard Deviation was 5.450413 and coefficient variable was 62.50473. The C A G R of reserve funds was -0.70631. The S T D of annual change of reserve funds was 9.530652 and coefficient variable of annual change was 733.1271. The average annual change of reserve funds was 1.30. The CAGR of annual change of reserve funds was -1.81667. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of reserve funds of Bahadurghatta Branch had more variations. The table No. 4.17 gives details about reserve funds of PKG Bank, Bahadurghatta Branch from 2013-14 to 2019-20.

Table No. 4.17
Reserve Funds of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	11.10	25.46	---
2014-15	6.60	15.14	-4.50
2015-16	NA	---	---
2016-17	NA	---	---
2017-18	8.00	18.34	1.40
2018-19	1.60	3.67	-6.40
2019-20	16.30	37.39	14.70
Total	43.60	100	
Mean	8.72		1.30
St. Dev	5.450413		9.530652
C V	62.50473		733.1271
C A G R	-0.70631		-1.81667

Source: Balance Sheets of PKGB Bahadurghatta Branch

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Bahadurghatta branch varied between ₹3.80 lakh and ₹14.30 lakh during the study period i.e 2013-14 to 2019-20. Total amount of other liabilities of PKG bank, Bahadurghatta branch during the study period stood at ₹31.60 lakh and annual average was ₹6.32 lakh. It was highest in 2017-18 and lowest in 2013-14. The annual change of was i.e ₹9.10 lakh in 2017-18 rose and declined and reached to ₹-10.00 lakh in 2018-19 again to ₹-0.30 lakh in 2019-20.

Standard Deviation was 115.8974 and coefficient variable was 161.946. The CAGR of other liabilities was -0.78947. The S T D of annual change was 7.849628 and coefficient variable of annual change was 15699.26. The average annual change of other liabilities was 0.05. The CAGR of annual change of other liabilities was -1.05357. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of other liabilities of Bahadurghatta Branch had more variations. The table

No.4.18 gives details about other liabilities of PKG Bank, Bahadurghatta Branch from 2013-14 to 2019-20.

Table No. 4.18
Other Liabilities of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	3.80	12.03	---
2014-15	5.20	16.46	1.40
2015-16	NA	---	NA
2016-17	NA	---	---
2017-18	14.30	45.25	9.10
2018-19	4.30	13.61	-10.00
2019-20	4.00	12.66	-0.30
Total	31.60	100	
Mean	6.32		0.05
St. Dev	115.8974		7.849628
C V	161.946		15699.26
C A G R	-0.78947		-1.05357

Source: Balance Sheets of PKGB Bahadurghatta Branch

vi. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Bahadurghatta branch varied between ₹7.50 lakh and ₹29.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of cash on hand of PKG bank, Chitradurga branch during the study period stood at ₹80.90 lakh and annual average of cash on hand was ₹16.18 lakh. The amount in 2013-14 was ₹10.70 lakh (13.23 %) declined to ₹7.50 lakh (9.27 %) in 2014-15, rose to ₹21.10 lakh (26.08 %) in 2017-18, to ₹29.40 lakh (36.34 %) in 2018-19 and decreased to ₹12.20 lakh (15.08 %) in 2019-20. Pragathi Krishna Grameena Bank, Bahadurghatta branch was highest in 2018-19 and lowest in 2014-15. The annual change of cash on hand was i.e ₹13.60 lakh in 2017-18 came down to ₹8.30 lakh in 2018-19.

Standard Deviation of cash on hand was 8.946899 and coefficient variable was 55.29604. The CAGR of cash on hand was -0.77196. The S T D and coefficient variable of annual change was 13.65488 and 3641.302 respectively. The average annual change of cash on hand was 0.375. The CAGR of annual change of cash on hand was 0.34375.

Since, there is a wider variation between the set up values of standard deviation and mean, the growth of cash on hand of Bahadurghatta Branch had more variations. The table No.4.19 gives details about cash on hand of PKG Bank, Bahadurghatta Branch from 2013-14 to 2019-20.

Table No. 4.19
Cash on Hand of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	10.70	13.23	---
2014-15	7.50	9.27	-3.20
2015-16	NA	---	---
2016-17	NA	---	---
2017-18	21.10	26.08	13.60
2018-19	29.40	36.34	8.30
2019-20	12.20	15.08	-17.20
Total	80.90	100	
Mean	16.18		0.375
St. Dev	8.946899		13.65488
C V	55.29604		3641.302
C A G R	-0.77196		0.34375

Source: Balance Sheets of PKGB Bahadurghatta Branch

i. Net Advances

Total amount of cash net advances of the Pragathi Krishna Grameen Bank, Bahadurghatta branch varied between ₹165.20 lakh and ₹ 257.81 lakh during the study period i.e 2013-14 to 2019-20. Total amount of net advances of PKG bank, Bahadurghatta branch during the study period stood at ₹1103.40 lakh and annual average was ₹220.68 lakh. In 2013-14 the amount was ₹165.20 lakh (14.97 %) rose to ₹257.81 lakh (23.37 %) in 2017-18, to ₹256.40 lakh (23.24 %) in 2018-19 and declined to ₹ 244.79 lakh (22.19 %) in 2019-20. It was highest in 2017-18 and lowest in 2013-14. The annual change was i.e ₹78.61 lakh in 2017-18 came down to ₹-1.41 lakh in 2018-19 and to -11.61 lakh 2019-20.

Standard Deviation of net advances 44.8176 and coefficient variable was 20.30886. The CAGR of net advances was -0.70364. The S T D and coefficient variable of annual change was 40.53258 and 203.7069 respectively. The average annual change of net advances was 19.8975. The CAGR of annual change of net advances was -1.20732. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of net advances of Bahadurghatta Branch had more variations. The table No.4.20 gives details about net advances of PKG Bank, Chitradurga Branch from 2013-14 to 2019-20.

Table No. 4.20
Net Advances of PKGB, Bahadurghatta Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	165.20	14.97	---
2014-15	179.20	16.24	14.00
2015-16	NA	---	NA
2016-17	NA	---	NA
2017-18	257.81	23.37	78.61
2018-19	256.40	23.24	-1.41
2019-20	244.79	22.19	-11.61
Total	1103.40	100	
Mean	220.68		19.8975
St. Dev	44.8176		40.53258
C V	20.30886		203.7069
C A G R	-0.70364		-1.20732

Source: Balance Sheets of PKGB Bahadurghatta Branch

ix. Income and Expenditure of PKG Bank Bahadurghatta Branch

The data related to income and expenditure of Pragathi Krishna Grameen Bank, Bahadurghatta branch was not available. The balance between income and Expenditure of Pragathi Krishna Grameen Bank, Bahadurghatta branch is not satisfactory. The table No.4.21 gives details about income earned by PKG Bank, Bahadurghatta Branch and its expenditure from 2013-14 to 2019-20.

Table No. 4.21
Expenditure and Expenditure of PKG Bank, Bahadurghatta Branch from
2013-14 to 2019-20 (₹ in Lakh)

Year	Expenditure	Expenditure	Difference + Or -
2013-14	231.20	198.60	32.60
2014-15	196.10	196.30	-0.20
2015-16	NA	NA	----
2016-17	NA	NA	----
2017-18	NA	NA	----
2018-19	318.50	324.40	-5.90
2019-20	NA	NA	----
TOTAL	745.80	719.30	26.50
AVERAGE	248.60	239.77	----

Source: Annual Reports of PKG Bank, Bahadurghatta Branch

3. Chikkabennur Branch

Pragathi Krishna Grameen Bank, Chikkabennur Branch is 20.5 KMs away from Chitradurga and its population is 1542 in 2021. The branch was established in 1982, February and working with 6 employees and serving the surrounding area.

i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹50.50 lakh and ₹82.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of demand deposits of PKG bank, Chikkabennur branch during the study period stood at ₹262.30 lakh and annual average of demand deposits was ₹65.575 lakh. The amount demand deposits was ₹50.50 lakh (19.25 %) in 2015-16, rose to ₹82.40 lakh (31.41 %) in 2016-17, decreased to ₹64.20 lakh (24.48 %) in 2018-19 and rose to 65.20 lakh (24.86 %) in 2019-20. It was highest in 2016-17 and lowest in 2015-16. The annual change was 31.9lakh in 2016-17 decreased to ₹-18.2 lakh in 2018-19 and gone up to ₹1.00 lakh in 2019-20.

Table No. 4.22
Demand Deposits of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	NA	---	---
2015-16	50.50	19.25	---
2016-17	82.40	31.41	31.9
2017-18	NA	---	---
2018-19	64.20	24.48	-18.2
2019-20	65.20	24.86	1.00
Total	262.30	100	
Mean	65.575		4.90
St. Dev	13.06863		25.28
C V	19.92929		515.85
C A G R	-0.67723		-0.99

Source: Balance Sheets of PKGB Chikkabennur Branch

Standard Deviation and coefficient variable was 13.06863 and 19.92929 respectively. The C A G R was -0.67723. The S T D of annual change of demand deposits was 25.28 and coefficient variable of annual change was 515.85. The average annual change of demand deposits was 4.90. The CAGR of annual change of demand deposits was -0.99. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of demand deposits of Chikkabennur Branch had more variations. The table No.4.22 gives details about demand deposits of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

ii. Savings Bank Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹400.80 lakh and ₹659.70 lakh during the study period i.e 2013-14 to 2019-20. Total amount of savings bank deposits of PKG bank, Chikkabennur branch during the study period stood at ₹2247.00 lakh and annual average of savings bank deposits was ₹561.75 lakh. The amount of savings bank deposits was ₹ 400.80 lakh (17.84 %) in 2015-16, rose to ₹587.60 lakh (26.15 %) in 2016-17, to ₹659.70

lakh (29.34 %) in 2018-19 but declined to ₹598.90 lakh (26.65 %) in 2019-20. Savings bank deposits of Pragathi Krishna Grameena Bank, Chikkabennur branch was highest in 2018-19 and lowest in 2015-16. The annual change of savings bank deposits was -186.8 lakh in 2016-17 increased to ₹72.10 lakh in 2018-19 and went down to ₹-60.80 lakh in 2019-20.

Standard Deviation was 111.8741 and coefficient variable was 19.91528. The CAGR of demand deposits was -0.63. The S T D of annual change of savings deposits was 129.47 and coefficient variable was -221.30. The average annual change of savings bank deposits was -58.50. The CAGR of annual change of savings bank deposits was -0.89. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of savings bank deposits of Chikkabennur Branch had more variations. The table No.4.23 gives details about savings bank deposits of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

Table No. 4.23
Savings Deposits of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	NA	---	---
2015-16	400.80	17.84	---
2016-17	587.60	26.15	-186.8
2017-18	NA	---	NA
2018-19	659.70	29.34	72.10
2019-20	598.90	26.65	-60.80
Total	2247.00	100	
Mean	561.75		-58.50
St. Dev	111.8741		129.47
C V	19.91528		-221.30
C A G R	-0.63		-0.89

Source: Balance Sheets of PKGB Chikkabennur Branch

iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹577.20 lakh and ₹699.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of term deposits of PKG bank, Chikkabennur branch during the study period stood at ₹2454.30 lakh and the annual average was ₹613.575 lakh. The term deposits were ₹615.20 lakh (50.07 %) in the Year 2015-16, rose to ₹ 699.40 lakh (28.50 %) in 2019-20. Term deposits were highest in 2019-20 and lowest in 2018-19. The annual change was -38.00 lakh in 2016-17 decreased to ₹-14.70 lakh in 2018-19 and gone up to ₹136.90 lakh in 2019-20.

Table No. 4.24
Savings Deposits of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	NA	---	---
2015-16	615.20	50.07	----
2016-17	577.20	23.52	----
2017-18	NA		-38.00
2018-19	562.50	22.92	-14.70
2019-20	699.40	28.50	136.90
Total	2454.30	100	
Mean	613.575		28.07
St. Dev	61.37417		94.97
C V	10.00272		338.37
C A G R	3.55		-2.20

Source: Balance Sheets of PKGB Chikkabennur Branch

Coefficient variable of TD was 10.00272 and S T D was 61.37417 and The C A G R was 3.55. The Standard Deviation of annual change of Term Deposits was 94.97 and coefficient variable of annual change was 338.37. The average annual change of term deposits was 4.90. The CAGR of annual change of term deposits was -2.20. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of

term deposits of Chikkabennur Branch had more variations. The table No.4.24 gives details about term deposits of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹15.80 lakh and ₹96.20 lakh during the study period i.e 2013-14 to 2019-20. Total amount of reserve funds of PKG bank, Chikkabennur branch during the study period stood at ₹288.60 lakh and annual average was ₹48.10 lakh. In 2013-14 it was ₹15.80 lakh (5.47 %) rose to ₹20.30 lakh (7.03 %) in 2014-15, to ₹35.50 lakh (12.30 %) in 2016-17, decreased slightly to ₹24.60 lakh (8.52 %) in 2017-18, increased to ₹96.20 lakh (33.33 %) in 2018-19 and remained same for the Year 2019-20. Reserve funds of Pragathi Krishna Grameena Bank, Chikkabennur branch was highest in 2019-20 and lowest in 2013-14. The annual change of reserve funds was 15.20 lakh in 2016-17 decreased to ₹-10.90 lakh in 2017-18 and gone up to ₹71.60 lakh.

Coefficient variable of RF was 79.93781, S T D of RF was 38.45009 and C A G R of RF was 0.014768. The S T D of annual change of reserve funds was 13.12 and coefficient variable of annual change was 447.28. The average annual change of reserve funds was 2.93. The CAGR of annual change of reserve funds was -1.81. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of reserve funds of Chikkabennur Branch had more variations.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.9478. The $*pv < 1$ at different level (I-0) was less than one. So, general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.25 gives details about reserve funds of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

Table No. 4.25
Reserve Funds of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	15.80	5.47	---
2014-15	20.30	7.03	4.50
2015-16	NA		NA
2016-17	35.50	12.30	15.20
2017-18	24.60	8.52	-10.90
2018-19	96.20	33.33	71.60
2019-20	96.20	33.33	00.00
Total	288.60	100	
Mean	48.10		2.93
St. Dev	38.45009		13.12
C V	79.93781		447.28
C A G R	0.014768		-1.81
TL(I) (0) Sig: t-st:v: -0.705997 *pv: 0.9478			

Source: Balance Sheets of PKGB Chikkabennur Branch (TL- Test Level,

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹0.70 lakh and ₹14.20 lakh during the study period i.e 2013-14 to 2019-20. Total amount of other liabilities of PKG bank, Chikkabennur branch during the study period stood at ₹31.30 lakh and annual average of other liabilities was ₹7.825 lakh.

The CAGR of other liabilities was -0.96, S T D was 6.548982 and CV was 83.69306. The S T D of annual change was 10.12 and CV of annual change was 107.62. Average annual change of other liabilities was 9.40. The CAGR of annual change of other liabilities was -0.783. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of other liabilities of Chikkabennur Branch had more variations. The table No. 4.26 gives details about other liabilities of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

Table No. 4.26
Other Liabilities of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2015-16	3.90	12.46	---
2016-17	14.20	45.37	18.10
2017-18	NA	---	---
2018-19	12.50	31.94	-1.70
2019-20	0.70	2.24	11.80
Total	31.30	100	
Mean	7.825		9.40
St. Dev	6.548982		10.12
C V	83.69306		107.62
C A G R	-0.96		-0.783

Source: Balance Sheets of PKGB Chikkabennur Branch

vi. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹577.20 lakh and ₹699.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of cash on hand of PKG bank, Chikkabennur branch during the study period stood at ₹2454.30 lakh and annual average was ₹613.575 lakh. The amount of cash on hand was ₹615.20 lakh (50.07 %) in the Year 2015-16, declined to ₹577.20 lakh (23.52 %) in 2016-17, to ₹562.50 lakh (22.92 %) in 2018-19. The amount rose to 699.40 lakh (28.50 %) in 2019-20. Cash on hand of Pragathi Krishna Grameena Bank, Chikkabennur branch was highest in 2019-20 and lowest in 2018-19. The annual change of cash on hand was ₹-38.00 lakh in 2016-17 and gone up to ₹136.90 lakh in 2019-20.

Coefficient variable was 10.00272, STD was 61.37417 CAGR of cash on hand was 3.55. The Standard Deviation (STD) of annual change of cash on hand was 94.97 and coefficient variable of annual change was 338.37. The average annual change of cash on hand was 4.90. The CAGR of annual change of cash on hand was -2.20. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of

cash on hand of Chikkabennur Branch had more variations. The table No.4.27 gives details about cash on hand of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

Table No. 4.27
Cash on Hand of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2015-16	NA	---	---
2016-17	28.80	64.29	---
2017-18	6.50	14.51	-22.3
2018-19	4.90	10.94	-1.6
2019-20	4.60	10.27	-0.3
Total	44.80	100	
Mean	11.20		-8.07
St. Dev	11.76294		12.34
C V	105.0262		-153.02
C A G R	-0.96		-1.00

Source: Balance Sheets of PKGB Chikkabennur Branch

vii. Net Advances (NA)

Total amount of net advances of the Pragathi Krishna Grameen Bank, Chikkabennur branch varied between ₹179.50 lakh and ₹213.38 lakh during the study period i.e 2013-14 to 2019-20. Total amount of net advances of PKG bank, Chikkabennur branch during the study period stood at ₹779.70 lakh and annual average of NA was ₹194.925 lakh. The amount of NA was ₹179.50 lakh (23.02 %) in the Year 2015-16, rose to ₹197.64 lakh (25.35 %) in 2016-17, to ₹213.38 lakh (27.37 %) in 2018-19 and came down to ₹189.18 lakh (24.26 %) in 2019-20. Net Advances (NA) of Pragathi Krishna Grameena Bank, Chikkabennur branch was highest in 2018-19 and lowest in 2015-16. The annual change of NA was ₹18.14 lakh in 2016-17 decreased to ₹15.74 lakh in 2018-19 and came down to ₹-24.2 lakh in 2019-20.

Table No. 4.28
Net Advances of PKGB, Chikkabennur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	NA	---	---
2015-16	179.50	23.02	---
2016-17	197.64	25.35	18.14
2017-18	NA	---	---
2018-19	213.38	27.37	15.74
2019-20	189.18	24.26	-24.20
Total	779.70	100	
Mean	194.925		3.23
St. Dev	14.36308		23.78
C V	7.368514		737.06
C A G R	-0.74		-1.44

Source: Balance Sheets of PKGB Chikkabennur Branch

The C A G R of net advances was -0.74, S T D was 14.36308 and C V was 7.368514.. The S T D of annual change of net advances was 23.78 and coefficient variable of annual change was 737.06. The average annual change of net advances was ₹3.23. The CAGR of annual change of net advances was -1.44. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of net advances of Chikkabennur Branch had more variations. The table No.4.28 gives details about net advances of PKG Bank, Chikkabennur Branch from 2013-14 to 2019-20.

x. Income and Expenditure of PKG Bank Chikkabennur Branch

The data related to income and Expenditure of Pragathi Krishna Grameen Bank, Chikkabennur branch reflects that, the bank has more income than expenditure. The balance between income and expenditure of Pragathi Krishna Grameena Bank, Chikkabennur branch was ₹ -0.30 lakh in 2015-16 increased to ₹ 121.23 lakh 2016-17 declined to ₹ 6.66 lakh 2018-19 again rose to ₹ 143.40 lakh 2019-20. The table No.4.29 gives details about income earned by PKG Bank, Chikkabennur Branch and its expenditure from 2013-14 to 2019-20.

Table No. 4.29
Expenditure and Expenditure of PKG Bank, Chikkabennur Branch from
2013-14 to 2019-20 (₹ in Lakh)

Year	Expenditure	Expenditure	Difference + Or -
2015-16	194.80	195.10	-0.30
2016-17	210.64	89.41	121.23
2017-18	NA	NA	NA
2018-19	270.86	264.20	6.66
2019-20	244.00	100.60	143.40
TOTAL	920.30	648.71	271.59
AVERAGE	230.08	162.18	----

Source: Annual Reports of PKG Bank, ChikkabennurBranch

4. Hireguntanur Branch

Hireguntanur is 13.5 KMs away from taluka and district head quarter, Chitradurga. The population of Hireguntanur was 2768 in 2021. The Hireguntanur branch of Pragathi Krishna Grameena Bank was established in February, 1981 and functioning with 04 employees. The performance analysis of Hireguntanur branch has been done with different indicators as below.

i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹13.70 lakh and ₹37.50 lakh during the study period i.e 2013-14 to 2019-20. Total amount of demand deposits of PKG bank, Hireguntanur branch during the study period stood at ₹155.40 lakh and annual average of demand deposits was ₹25.90 lakh. Demand deposits of Hireguntanur branch was ₹28.70 lakh (18.47 %) in 2014-15 went up to ₹37.50 lakh (24.13 %) but came down to ₹25.50 (16.41 %) lakh in 2015-16 in 2016-17, but rose to ₹30.40 lakh (19.56 %) again came down to ₹ 19.60 lakh (12.61 %), to ₹ 13.70 lakh (1.82 %) in 2017-18, 2018-19 nd 2019-20 respectively. Demand deposits of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2015-16 and lowest in 2019-20. The annual change of demand deposits was ₹8.80 lakh in 2015-16, became ₹-12.00 lakh in 2016-17 increased to ₹4.90 lakh in 2017-

18. In 2018-19 and 2019-20 the annual change of demand deposits became negative and it was ₹-10.80 lakh and ₹-5.90 lakh respectively.

Coefficient Variable was -312.65, S T D of D D was 8.382601 and C A G R of demand deposits was -0.92. The S T D of annual change was 9.38 and C V of annual change was -312.65. Average annual change of demand deposits was ₹-3.00 lakh. The CAGR of annual change of demand deposits was -1.13. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of demand deposits of Hireguntanur Branch had more variations.

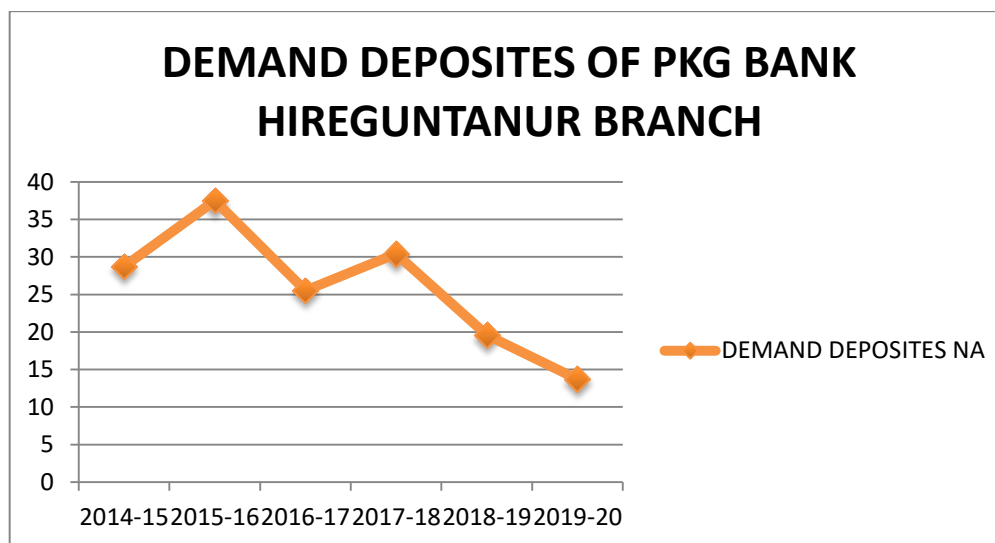
Table No. 4.30
Demand Deposits of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	28.70	18.47	---
2015-16	37.50	24.13	8.80
2016-17	25.50	16.41	-12.00
2017-18	30.40	19.56	4.90
2018-19	19.60	12.61	-10.80
2019-20	13.70	1.82	-5.90
Total	155.40	100	
Mean	25.90		-3.00
St. Dev	8.382601		9.38
C V	32.36525		-312.65
C A G R	-0.92		-1.13
TL(I) (0) Sig: t-st:v: -0.206268		*pv: 0.8737	
TL(I) (1) Sig: t-st:v: -3.278379		*pv: -3.278379	
TL(I) (0) I &T: Sig: t-static value: -2.156599		*pv: 0.4211	

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test showed significance of p- value at 0.8737 at test level “0”, 0.0869 at TL- ‘1’ and at 0.4211 at TL- ‘0’ Intercept and Trend. The significance of p-values at various levels was less than one. Hence, the null hypothesis is accepted and it is proved

that the general performance Pragathi Krishna Grameen Bank, Hireguntanur branch is satisfactory. The table No.4.30 gives details about demand deposits of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.



ii. Savings Bank Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹345.00 lakh and ₹632.20 lakh during the study period i.e 2013-14 to 2019-20. Total amount of savings bank deposits of PKG bank, Hireguntanur branch during the study period stood at ₹3022.10 lakh and annual average of savings bank deposits was ₹503.6833 lakh. The amount of savings deposits was ₹345.00 lakh (11.42 %) in 2014-15 rose to ₹456.70 lakh (15.11 % in 2015-16, to ₹469.00 lakh (15.52 %) in 2016-17, to ₹501.70 lakh (16.60 lakh %) in 2017-18, to ₹617.50 lakh (20.43 %) in 2018-19 and to ₹632.20 lakh (20.92 %) 2019-20. Savings bank deposits of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2019-20 and lowest in 2014-15. The annual change of savings bank deposits was ₹111.70 lakh in 2015-16, came down to ₹12.30 lakh in 2016-17 went up to ₹32.70 lakh in 2017-18. The annual change of the same rose to ₹115.80 lakh in 2018-19 and slashed to ₹14.70 lakh in 2019-20.

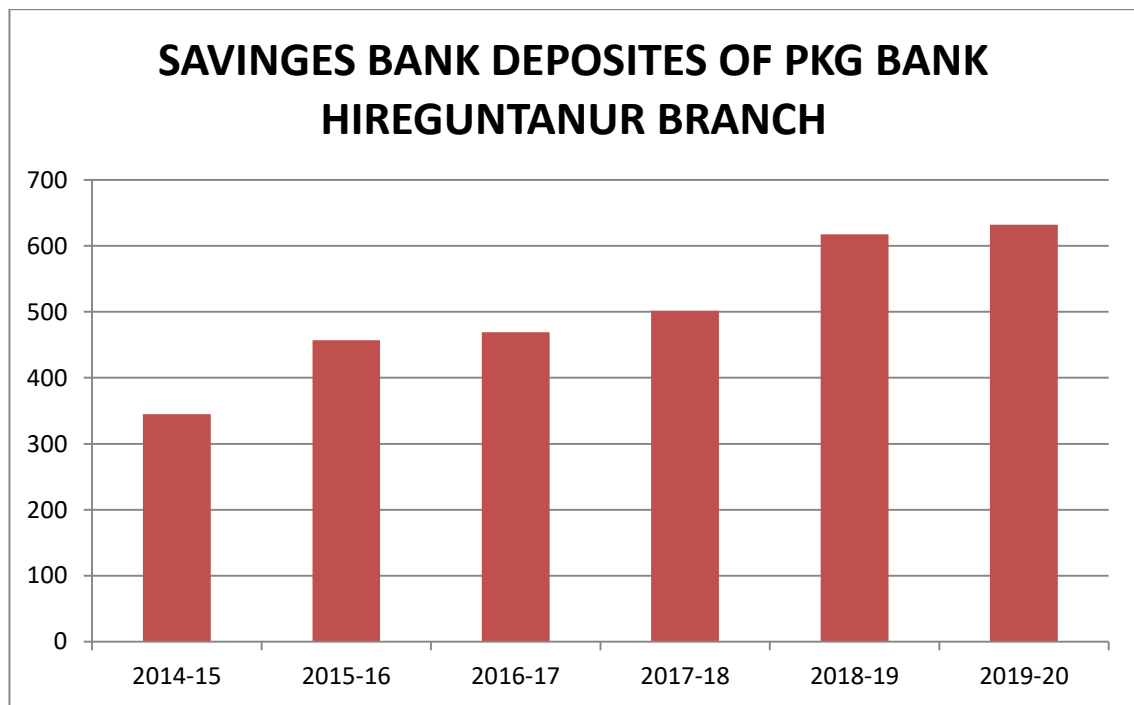
Table No. 4.31
Savings Deposits of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	345.00	11.42	---
2015-16	456.70	15.11	111.70
2016-17	469.00	15.52	12.30
2017-18	501.70	16.60	32.70
2018-19	617.50	20.43	115.80
2019-20	632.20	20.92	14.70
Total	3022.10	100	
Mean	503.6833		57.44
St. Dev	107.7641		52.02
C V	21.3952		90.57
C A G R	-0.69		-0.97
TL(I) (0) Sig: t-st:v: -1.659343		*pv: 0.3925	
TL(I) (1) Sig: t-st:v: -3.601145		*pv: 0.0674	
TL(I) (0) I &T: Sig: t-static value: -4.77888		*pv: 0.1131	

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)

Standard Deviation of savings bank deposits 107.7641 and coefficient variable was 21.3952. The CAGR of demand deposits was -0.69. The S T D was 52.02 and C V was 90.57. Aaverage annual change of savings bank deposits was ₹57.44 lakh. The CAGR of annual change of savings bank deposits was -0.97. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of savings bank deposits of Hireguntanur Branch had more variations.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.3925, 0.0674 and 0.1131 at level- 0, level- 1 and level- 0 Intercep and trend respectively. The *pv<1 at different levels was less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Hireguntanur branch is satisfactory. The table No.4.31 gives details about savings bank deposits of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.



iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameena Bank, Hireguntanur branch varied between ₹382.70 lakh and ₹575.90 lakh during the study period i.e 2013-14 to 2019-20. Total amount of term deposits of PKG bank, Hireguntanur branch during the study period stood at ₹2858.10 lakh and annual average of term deposits was ₹476.35 lakh. The amount of term deposits was ₹391.50 lakh (13.70 %) in the Year 2014-15 increased to ₹382.70 lakh (13.39%) to ₹485.70 lakh (16.99 %) and to ₹548.40 lakh (19.19 %) in 2015-16, 2016-17 and in 2018-19 respectively. The deposit amount decreased to ₹473.90 lakh (16.58 %) in 2017-18 but again rose to ₹575.90 lakh (20.15 %) 2019-20. Term deposits of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2019-20 and lowest in 2017-18. The annual change of term deposits was negative and was ₹-8.80 lakh in 2015-16. The annual change of T D rose to ₹74.50 lakh in 2018-19 and came down to ₹27.50 lakh in 2019-20.

Coefficient variable was 16.57373, S T D was 78.94894 and C A G R was -0.75. The S T D of term deposits was 50.82 and coefficient variable of annual change was 137.80.

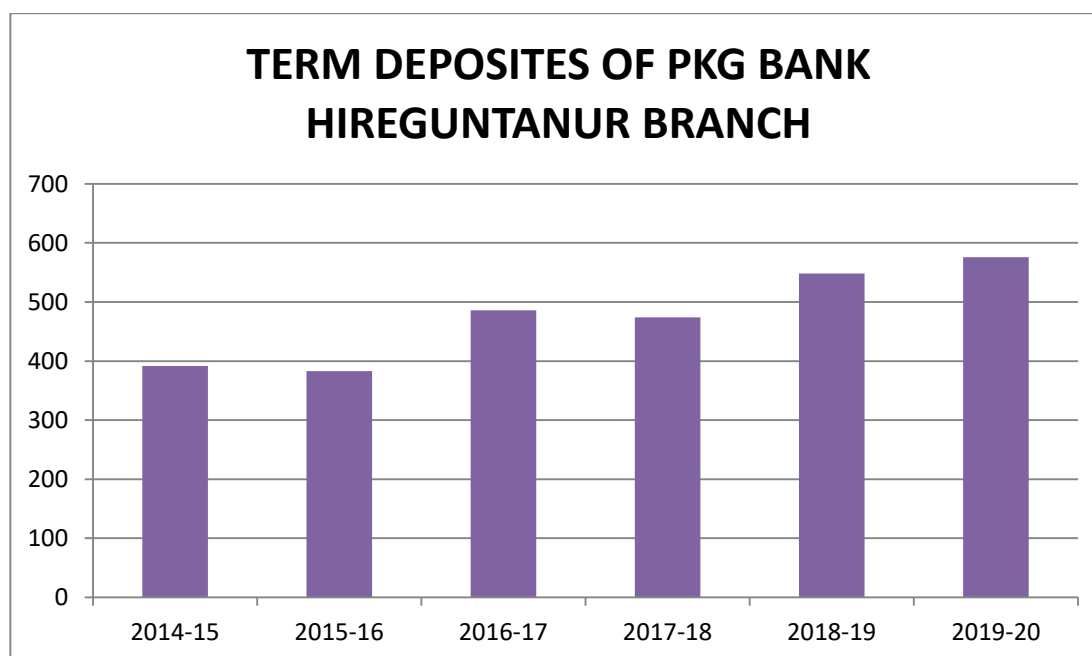
The average annual change of term deposits was ₹36.88 lakh. The CAGR of annual change of term deposits was -1.63. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of term deposits of Hireguntanur Branch had more variations.

The A D F Test reflects that, the significance of *p-Value was 0.7865, 0.0032 and 0.0302 at level- 0, level- 1 and level- 0 Intercept and trend respectively. At different levels the *pv<1 i.e less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Hireguntanur branch is satisfactory. The table No.4.32 gives details about term deposits of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.

Table No. 4.32
Term Deposits of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	391.50	13.70	---
2015-16	382.70	13.39	-8.80
2016-17	485.70	16.99	10.30
2017-18	473.90	16.58	-11.80
2018-19	548.40	19.19	74.50
2019-20	575.90	20.15	27.50
Total	2858.10	100	
Mean	476.35		36.88
St. Dev	78.94894		50.82
C V	16.57373		137.80
C A G R	-0.75		-1.63
TL(I) (0) Sig: t-st:v: -0.577755			*pv: 0.7865
TL(I) (1) Sig: t-st:v: -8.781995			*pv: 0.0032
TL(I) (0) I &T: Sig: t-static value: -6.304767			*pv: 0.0302

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)



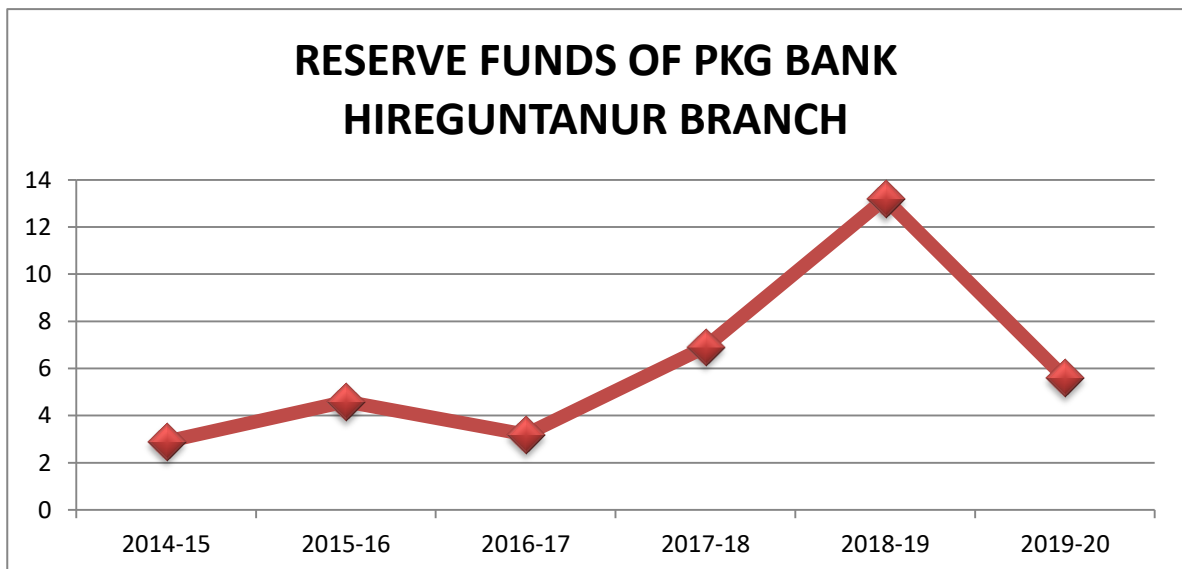
iv. Reserve Funds

Total amount of reserve funds assets of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹2.90 lakh and ₹13.20 lakh during the study period i.e 2013-14 to 2019-20. Total amount of reserve funds of PKG bank, Hireguntanur branch during the study period stood at ₹36.40 lakh and annual average of reserve funds was ₹6.066667 lakh. The amount was ₹2.90 lakh (7.97 %) in went up to ₹4.60 lakh (12.64 %) in 2015-16, to ₹6.90 lakh (18.96 %) in 2017-18 but came down to ₹5.60 lakh (15.38 %) 2019-20. Reserve funds of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2018-19 and lowest in 2016-17. The annual change of reserve funds was ₹1.70 lakh in 2015-16, came down and was ₹-1.40 lakh in 2016-17 rose to ₹3.70 lakh in 2017-18 and to ₹6.30 lakh in 2018-19 but again became negative and reached ₹-7.60 lakh in 2019-20.

Table No. 4.33
Reserves of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserves	% to Total	Annual change
2013-14	NA	---	---
2014-15	2.90	7.97	---
2015-16	4.60	12.64	1.70
2016-17	3.20	8.79	-1.40
2017-18	6.90	18.96	3.70
2018-19	13.20	36.26	6.30
2019-20	5.60	15.38	-7.60
Total	36.40	100	
Mean	6.066667		0.54
St. Dev	3.799825		5.36
C V	62.63447		990.92
C A G R	-0.67816		-1.89
TL(I) (0) Sig: t-st:v: -1.661927		*pv: 0.3915	
TL(I) (1) Sig: t-st:v: -1.813092		*pv: 0.3295	
TL(I) (0) I & T: Sig: t-static value: -2.123834		*pv: 0.4417	

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)



Coefficient Variable was 62.63447, S T D was 3.799825 and C A G R was -0.67816. The S T D of annual change of reserve funds was 5.36 and coefficient variable of annual

change was 990.92. The average annual change of reserve funds was ₹0.54 lakh. The CAGR of annual change of reserve funds was -1.89. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of reserve funds of Hireguntanur Branch had more variations.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.3915, 0.3295 and 0.4417 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.33 gives details about reserve funds of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹4.80 lakh and ₹7.50 lakh during the study period i.e 2013-14 to 2019-20. Total amount of other liabilities of PKG bank, Hireguntanur branch during the study period stood at ₹39.20 lakh and annual average of was ₹6.53333 lakh. Other liabilities of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2019-20 and lowest in 2015-16.

Coefficient variable was 1.098484, STD of other liabilities was 1.098484 and The CAGR of other liabilities was -0.78. The Standard Deviation of annual change of other liabilities was 1.02 and coefficient variable of annual change was 267.98. The average annual change of other liabilities was ₹0.38 lakh. The CAGR of annual change of other liabilities was -1.08. Since, there is a wider variation the set up values of standard deviation and mean, the growth of other liabilities of Hireguntanur Branch had more variations.

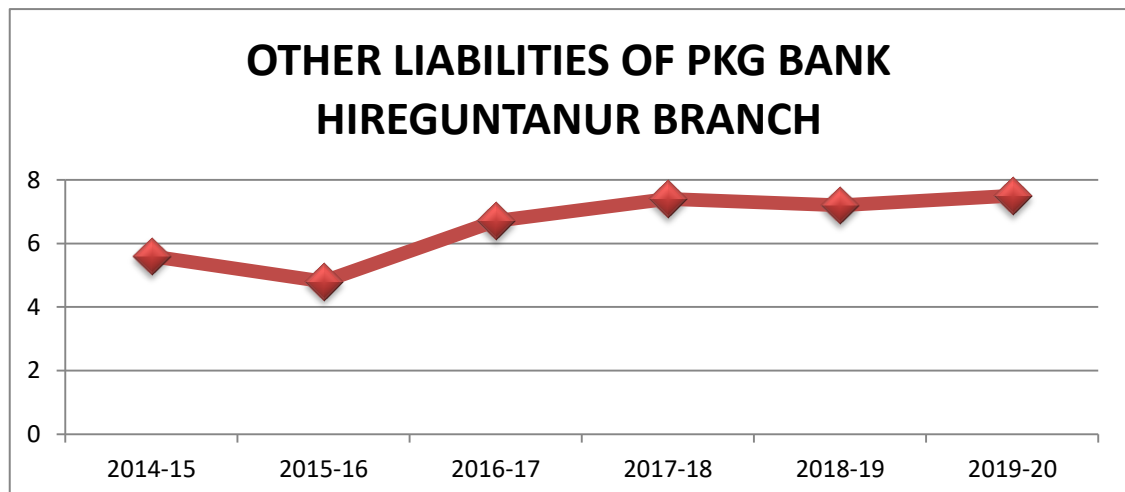
The A D F Test revealed that, the significance of probability value (p-Value) was 0.4544, 0.9722 and 0.6993 at different levels (“0”, at level ‘1’ and at level ‘0’ Intercept and Trend respectively). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No. 4.34 gives details about other liabilities of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.

Table No. 4.34
Other Liabilities of PKGB, Hireguntanur Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	NA	---	---
2014-15	5.60	14.29	-0.8
2015-16	4.80	12.24	1.9
2016-17	6.70	13.79	0.7
2017-18	7.10	18.37	-0.2
2018-19	7.20	18.37	0.3
2019-20	7.50	19.13	-0.8
Total	39.20	100	
Mean	6.53333		0.38
St. Dev	1.098484		1.02
C V	16.81353		267.98
C A G R	-0.78		-1.08
TL(I) (0) Sig: t-st:v: -0.613543			*pv: 0.4544
TL(I) (1) Sig: t-st:v: -2.189285			*pv: 0.9722
TL(I) (0) I &T: Sig: t-static value: -1.537223			*pv: 0.6993

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)



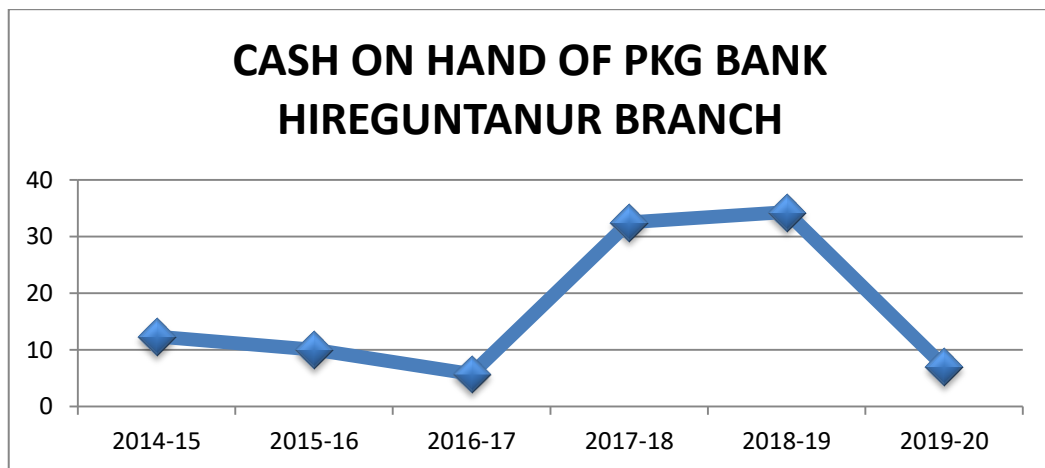
vi. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹5.70 lakh and ₹34.30 lakh during the study period i.e 2013-14 to 2019-20. Total amount of cash on hand of PKG bank, Hireguntanur branch during the study period stood at ₹101.80 lakh and annual average was ₹16.96667 lakh. The amount with branch was ₹12.30 lakh (12.08 %) in 2014-15 decreased to ₹10.00 lakh (9.82 %) in 2015-16, to ₹5.70 lakh (5.60 %) in 2016-17, went up to ₹32.50 lakh (31.93 %) in 2017-18, to ₹34.30 lakh (33.69 %) in 2018-19 but came down to ₹7.00 lakh (6.88 %) in 2019-20. Cash on hand of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2018-19 and lowest in 2016-17. The annual change of cash on hand was negative and was ₹-2.30 lakh in 2015-16, ₹-4.30 lakh in 2016-17, went up to ₹26.80 lakh in 2017-18. The annual change declined to ₹1.80 lakh in 2018-19 declined and became negative and was ₹-27.30 lakh in 2019-20.

Table No. 4.35
Other Liabilities of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	NA	---	---
2014-15	12.30	12.08	---
2015-16	10.00	9.82	-2.30
2016-17	5.70	5.60	-4.30
2017-18	32.50	31.93	26.80
2018-19	34.30	33.69	1.80
2019-20	7.00	6.88	-27.30
Total	101.80	100	
Mean	16.96667		-1.06
St. Dev	12.94846		19.27
C V	76.31706		-1817.68
C A G R	-0.91		1.37
TL(I) (0) Sig: t-st:v: -1.761594			*pv: 0.3553
TL(I) (1) Sig: t-st:v: -1.308086			*pv: 0.5119
TL(I) (0) I &T: Sig: t-static value: -1.511467			*pv: 0.7096

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)



Standard Deviation of cash on hand was 12.94846 and coefficient variable was 76.31706. The CAGR of cash on hand was -0.91. Average annual change of cash on hand was ₹-1.06 lakh. The CAGR of annual change of cash on hand was 1.37. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of cash on hand of Hireguntanur Branch had more variations.

The A D F Test revealed that, the significance of probability value (p-Value) was 0.3553, 0.5119 and 0.7096 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.35 gives details about cash on hand of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.

vii. Net Advances

Total amount of net advances of the Pragathi Krishna Grameen Bank, Hireguntanur branch varied between ₹114.80 lakh and ₹933.30 lakh during the study period i.e 2013-14 to 2019-20. Total amount of net advances of PKG bank, Hireguntanur branch during the study period stood at ₹2941.07 lakh and annual average of net advances was ₹490.1783 lakh. The amount of net advances was ₹820.90 lakh (27.91 %) in 2014-15 increased to ₹830.70 lakh (28.24 %) in 2015-16, to ₹933.30 lakh (31.73 %) in 2016-17, decreased to ₹120.46 lakh (4.10 %) in 2019-20. Net advances of Pragathi Krishna Grameena Bank, Hireguntanur branch was highest in 2016-17 and lowest in 2017-18. The annual change of net advances was negative and was ₹9.80 lakh in 2015-16, declined to ₹10.26 lakh in

2016-17, went down to ₹-81.85 lakh in 2017-18 and declined and became negative and was ₹-0.45 lakh in 2019-20.

Coefficient variable was 83.40127, STD was 408.8149 and CAGR of net advances was -0.98. The STD of annual change was 381.60 and CV of annual change was -272.40. The CAGR of annual change of net advances was -1.01. The average annual change of net advances was ₹-140.09 lakh. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of net advances of Hireguntanur Branch had more variations.

The A D F Test revealed that, the significance of probability value (*p-Value) was 0.7182, 0.2549 and 0.4548 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.36 gives details about net advances of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20.

Table No. 4.36
Net Advances of PKGB, Hireguntanur Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	820.90	27.91	---
2015-16	830.70	28.24	9.80
2016-17	933.30	31.73	10.26
2017-18	114.80	3.90	-81.85
2018-19	120.91	4.11	6.11
2019-20	120.46	4.10	-0.45
Total	2941.07	100	
Mean	490.1783		-140.09
St. Dev	408.8149		381.60
C V	83.40127		-272.40
C A G R	-0.98		-1.01
TL(I) (0) Sig: t-st:v: -0.826297			*pv: 0.7182
TL(I) (1) Sig: t-st:v: -2.080098			*pv: 0.2549
TL(I) (0) I &T: Sig: t-static value: -2.059815			*pv: 0.4548

Source: Balance Sheets of PKGB Hireguntanur Branch (TL- Test Level, I&T-Intercept and Trend)

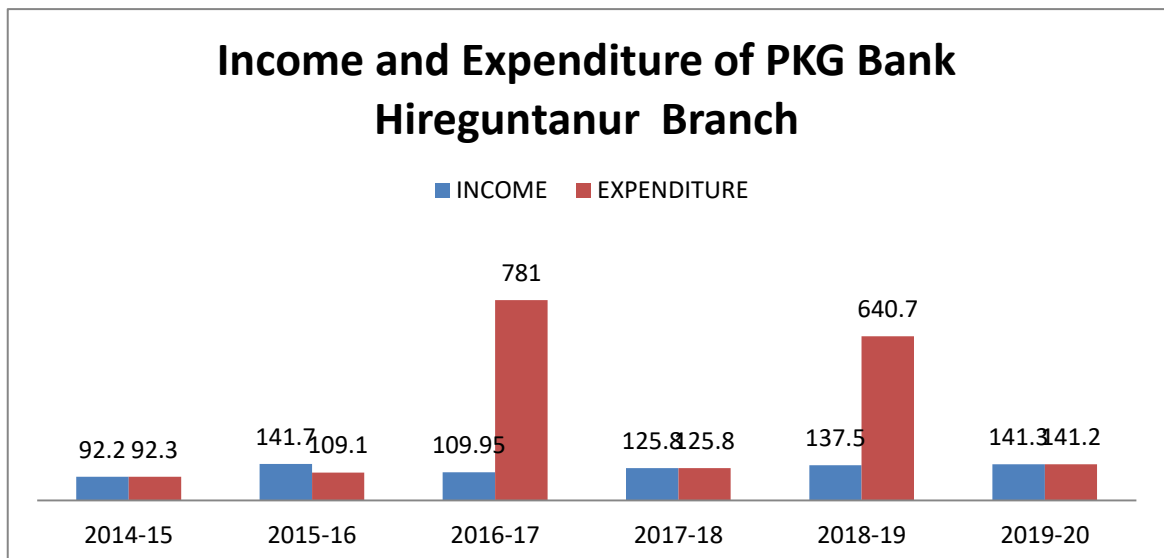
viii. Expenditure and Expenditure of PKG Bank Hireguntanur Branch

The data related to Expenditure and Expenditure of Pragathi Krishna Grameen Bank, Hireguntanur branch reflects that, the bank's Expenditure has exceeded Expenditure. The difference between Expenditure and Expenditure of Pragathi Krishna Grameen Bank, Hireguntanur branch was ₹ -0.10 lakh in 2014-15 increased to ₹ 32.60 lakh 2015-16, became negative and wasto ₹-671.05 lakh 2016-17. The Expenditure and Expenditure of the branch were exactly equal in 2017-18. The difference was ₹-503.20 lakh and was ₹ 0.10 lakh. The table No.4.37 gives details about Expenditure earned by PKG Bank, Hireguntanur Branch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.37
Expenditure and Expenditure of PKG Bank, Hireguntanur Branch from 2013-14 to 2019-20 (₹ in Lakh)

Year	Expenditure	Annual change	Expenditutre	Annual change	Difference + Or -
2013-14	NA	NA	NA	NA	NA
2014-15	92.20	----	92.30	----	-0.10
2015-16	141.70	49.50	109.10	16.80	32.60
2016-17	109.95	-31.75	781.00	671.90	-671.05
2017-18	125.80	15.85	125.80	-655.20	00.00
2018-19	137.50	11.70	640.70	514.90	-503.20
2019-20	141.30	3.80	141.20	-499.50	0.10
TOTAL	748.45		1890.10		-1141.65
AVERAGE	124.7417		315.0167		

Source: Annual Reports of PKG Bank, Hireguntanur Branch



6. Kurubarahalli Branch

Kurubarahalli is 12.9 KMs away from taluka and district head quarter, Chitradurga. The population of Kurubarahalli was 3335 in 2021. The Kurubarahalli branch of Pragathi Krishna Grameena Bank was established in August, 1984 and functioning with 06 employees. The performance analysis of Kurubarahalli branch has discussed in this part.

i. Demand Deposits

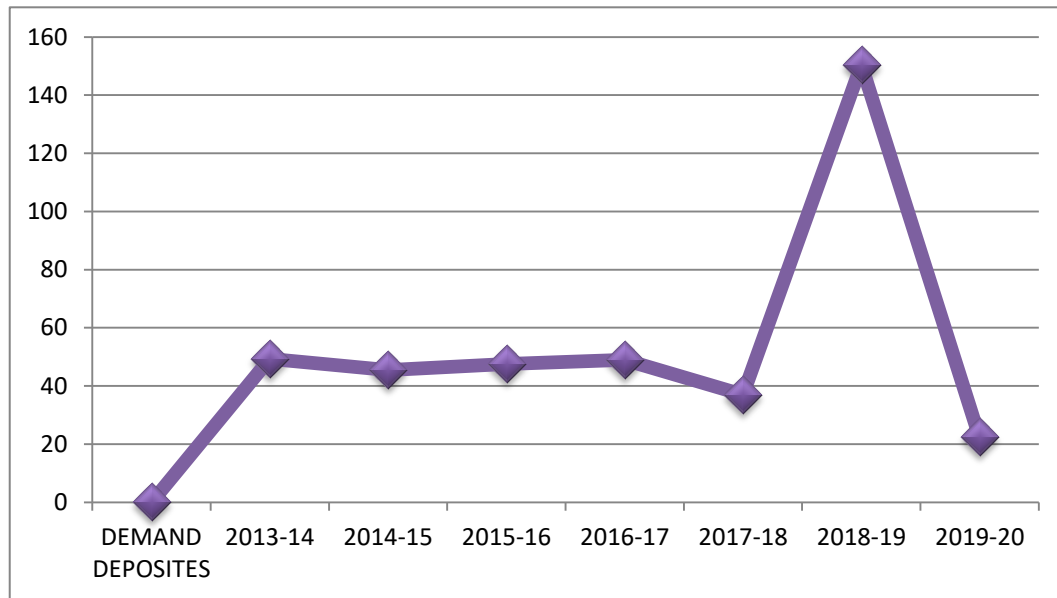
Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Kurubarahalli branch varied between ₹22.40 lakh and ₹150.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of demand deposits of PKG bank, Kurubarahalli branch during the study period stood at ₹401.10 lakh and annual average of demand deposits was ₹57.30 lakh. The amount of demand deposits was ₹49.30 lakh (12.29 %) in the Year 2013-14, decreased to ₹45.50 lakh (11.34 %) in 2014-15, increased to ₹47.50 lakh (11.84 %) in 2015-16, to ₹49.00 lakh (12.22 %) in 2016-17, came down to ₹37.00 lakh (9.22 %) in 2017-18 and to ₹22.40 lakh (5.58 %) 2019-20. Demand deposits of Pragathi Krishna Grameena Bank, Kurubarahalli branch was highest in 2018-19 and lowest in 2019-20. The annual change of demand deposits was ₹-3.80 lakh in 2014-15, rose to ₹2.00 lakh in 2015-16, declined to ₹1.50 lakh in 2016-17 and to ₹-12.00 lakh in 2017-18 to ₹ -128.00 lakh in 2019-20.

Coefficient variable was 73.58141, S T D of demand deposits was 42.16215 and the CAGR of demand deposits was -0.94. The STD was 76.53 and CV was -1707.09. The CAGR of annual change of demand deposits was 4.61 and average annual change of demand deposits was ₹-4.48. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of demand depositsof the Pragathi Krishna Grameen Bank, Kurubarahalli branch had more variations.

Table No. 4.38
Savings Deposits of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	49.30	12.29	---
2014-15	45.50	11.34	-3.80
2015-16	47.50	11.84	2.00
2016-17	49.00	12.22	1.50
2017-18	37.00	9.22	-12.00
2018-19	150.40	37.50	113.40
2019-20	22.40	5.58	-128.00
Total	401.10	100	
Mean	57.30		-4.48
St. Dev	42.16215		76.53
C V	73.58141		-1707.09
C A G R	-0.94		4.61
TL(I) (0) Sig: t-st:v: -4.772812			*pv: 0.03139
TL(I) (1) Sig: t-st:v: -6.556088			*pv: 0.0051
TL(I) (0) I &T: Sig: t-static value: -5.578724			*pv: 0.0284

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)



The A D F Test revealed that, the significance of probability value (*p-Value) was 0.03139, 0.0051 and 0.0284 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) Hence, the null hypothesis is accepted and it is proved that the

general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No. 4.38 gives details about demand deposits of PKG Bank, Kurubarahalli Branch from 2013-14 to 2019-20.

ii. Savings Bank Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Kurubarahalli branch varied between ₹309.30 lakh and ₹531.00 lakh during the study period i.e 2013-14 to 2019-20. Total amount of savings bank deposits of PKG bank, Kurubarahalli branch during the study period stood at ₹2827.90 lakh and annual average of savings bank deposits was ₹403.9857 lakh. The amount of savings bank deposits was ₹336.70 lakh (11.90 %) in the Year 2013-14, decreased to ₹309.30 lakh (10.94 %) in 2014-15, increased to ₹433.70 lakh (15.34 %) in 2015-16, decreased to ₹346.20 lakh (12.24 %) in 2016-17, rose to ₹402.50 lakh (14.23 %) in 2017-18, to ₹468.50 lakh (16.57 %) in 2018-19 and to ₹531.00 lakh (19.46 %) 2019-20. Savings bank deposits of Pragathi Krishna Grameena Bank, Kurubarahalli branch was highest in 2018-19 and lowest in 2019-20. The annual change of savings bank deposits was ₹-27.40 lakh in 2014-15, and reached to ₹62.50 lakh in 2019-20.

Standard Deviation of savings bank deposits was 79.59461 and coefficient variable was 19.70233. The CAGR of savings bank deposits was -0.77. Coefficient variable was 235.27, the S T D was 76.19 and. The CAGR of annual change of savings bank deposits was -1.38 average annual change of savings bank deposits was ₹32.38. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of savings bank deposits of the Pragathi Krishna Grameen Bank, Kurubarahalli branch had more variations.

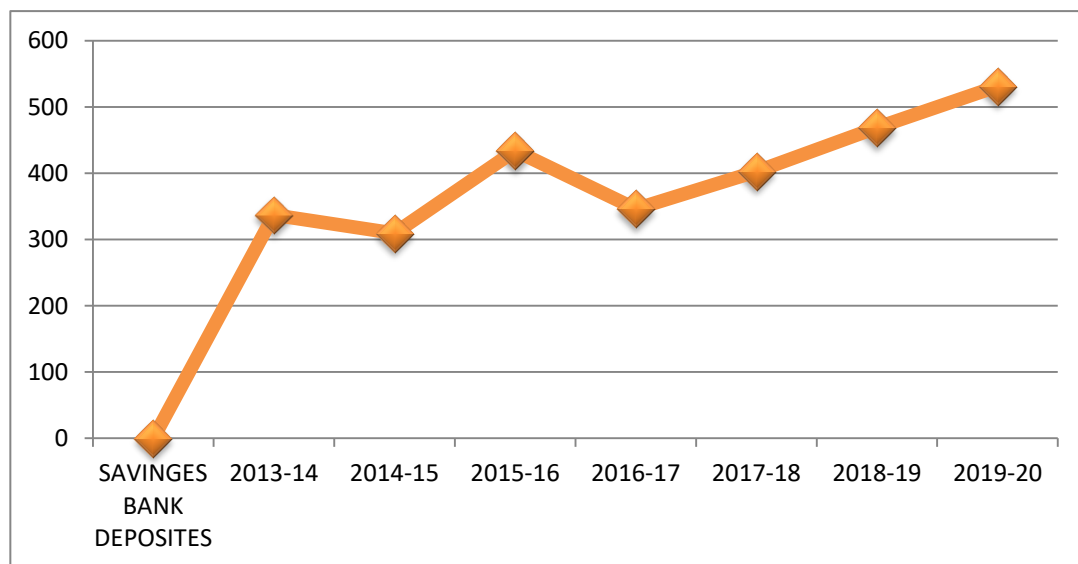
The Augmented Dickey-Fuller (ADF) Test shown significance of probability value at 0.7076 at level “0”, 0.0226 at level ‘1’ and at 0.1775 at level ‘0’ Intercept and Trend i.e the significance of p-values at different levels are less than one. Hence, the null hypothesis

is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.39 gives details about savings bank depositsofPKG Bank, Kurubarahalli Branch from 2013-14 to 2019-20.

Table No. 4.39
Savings Deposits of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	336.70	11.90	---
2014-15	309.30	10.94	-27.40
2015-16	433.70	15.34	124.40
2016-17	346.20	12.24	-87.50
2017-18	402.50	14.23	56.30
2018-19	468.50	16.57	66.00
2019-20	531.00	19.46	62.50
Total	2827.90	100	
Mean	403.9857		32.38
St. Dev	79.59461		76.19
C V	19.70233		235.27
C A G R	-0.77		-1.38
TL(I) (0) Sig: t-st:v: -0.908551			*pv: 0.7076
TL(I) (1) Sig: t-st:v: -4.592082			*pv: 0.0226
TL(I) (0) I &T: Sig: t-static value: -3.287165			*pv: 0.1775

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)



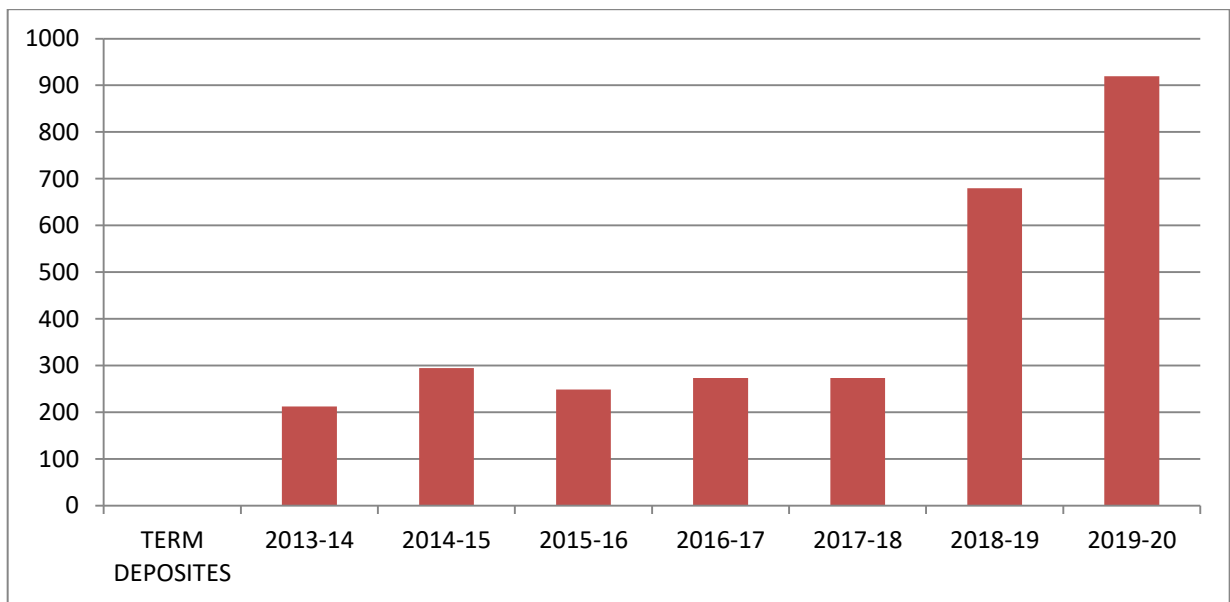
iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Kurubarahalli branch varied between ₹212.50 lakh and ₹919.50 lakh during the study period i.e 2013-14 to 2019-20. Total amount of term deposits of PKG bank, Kurubarahalli branch during the study period stood at ₹2902.10 lakh and annual average of term deposits was ₹414.5857 lakh. The amount of term deposits was ₹212.50 lakh (7.32 %) in the Year 2013-14, increased to ₹294.50 lakh (10.15 %) in 2014-15, rose to ₹248.90 lakh (8.58 %) in 2015-16, to ₹273.70 lakh (9.43 %) in 2016-17 but came down to ₹273.60 lakh (9.43 %) in 2017-18. This was ₹679.40 lakh (23.41 %) in 2018-19 and reached the maximum level i.e to ₹919.50 lakh (31.68 %) 2019-20. Term deposits of Pragathi Krishna Grameena Bank, Kurubarahalli branch was highest in 2019-20 and lowest in 2013-14. The annual change of term deposits was ₹82.00 lakh in 2014-15, rose to ₹405.80 lakh in 2018-19 and it was lowest in 2017-18 and was ₹-0.10 lakh.

Table No. 4.40
Term Deposits of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	212.50	7.32	---
2014-15	294.50	10.15	82.00
2015-16	248.90	8.58	-45.60
2016-17	273.70	9.43	24.80
2017-18	273.60	9.43	-0.10
2018-19	679.40	23.41	405.80
2019-20	919.50	31.68	240.10
Total	2902.10	100	
Mean	414.5857		117.83
St. Dev	273.10		172.30
C V	65.873		146.22
C A G R	-0.38185		-0.51
TL(I) (0) Sig: t-st:v: -0.881503		*pv: 0.9790	
TL(I) (1) Sig: t-st:v: -1.894494		*pv: 0.3095	
TL(I) (0) I &T: Sig: t-static value: -0.980824		*pv: 0.8596	

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)



The C A G R was -0.38185, S T D was 273.10 and C V was 65.873. Coefficient variable of annual change was 146.22, the Standard Deviation of term deposits was 172.30. The average annual change of term deposits was ₹117.83 lakh. The CAGR of annual change of term deposits was -0.51. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Kurubarahalli branch had more variations.

The A D F Test revealed that, the significance of probability value (*p-Value) was 0.9790, 0.3095 and 0.8596 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.40 gives details about term deposits of PKG Bank, Kurubarahalli Branch from 2013-14 to 2019-20.

iv. Reserve Funds

Total amount of reserve funds assets of the Pragathi Krishna Grameen Bank, Kurubarahalli branch varied between ₹5.00 lakh and ₹188.40 lakh during the study period i.e 2013-14 to 2019-20. Total amount of reserve funds of PKG bank, Kurubarahalli

branch during the study period stood at ₹235.60 lakh and annual average was ₹33.65714 lakh. This reserves were ₹188.40 lakh (79.97 %) in 2013-14 decreased to ₹5.40 lakh (2.29 %) in 2014-15, to 5.00 lakh (2.12 %) in 2015-16, gone up to ₹6.00 lakh (2.55 %) in 2016-17, to ₹8.80 lakh (3.74 %) in 2017-18 and to ₹12.70 lakh (5.39 %) in 2018-19 but came down to ₹9.30 lakh (3.95 %) 2019-20. Reserve funds of Pragathi Krishna Grameena Bank, Kurubarahalli branch was highest in 2013-14 and lowest in 2015-16. The annual change of reserve funds was negative and was ₹-18.30 lakh and ₹-0.40 lakh respectively in 2014-15 in 2015-16. But increased to ₹2.80 lakh in 2017-18 and to ₹3.90 lakh in 2018-19 but again became negative and reached to ₹-3.40 lakh in 2019-20.

The CV was 202.896, STD was 68.28899 and the CAGR was -0.99. The STD of reserve funds was 75.07 and coefficient variable of annual change was -251.50. The average annual change of reserve funds was ₹-29.85 lakh. The CAGR of annual change of reserve funds was -1.00. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of reserve funds of the Pragathi Krishna Grameena Bank, Kurubarahalli branch had more variations.

The A D F Test revealed that, the significance of probability value (*p-Value) was 0.0008, 0.4612 and 0.0011 at different levels ('0', at level '1' and at level '0' Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameena Bank, Chitradurga branch is satisfactory. The table No. 4.41 gives details about reserve funds of PKG Bank, Kurubarahalli Branch from 2013-14 to 2019.

Table No. 4.41
Reserve Funds of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	188.40	79.97	---
2014-15	5.40	2.29	-18.30
2015-16	5.00	2.12	-0.40
2016-17	6.00	2.55	1.00
2017-18	8.80	3.74	2.80
2018-19	12.70	5.39	3.90
2019-20	9.30	3.95	-3.40
Total	235.60	100	
Mean	33.65714		-29.85
St. Dev	68.28899		75.07
C V	202.896		-251.50
C A G R	-0.99		-1.00
TL(I) (0) Sig: t-st:v: -1.482563		*pv: 0.4612	
TL(I) (1) Sig: t-st:v: 9.762774		*pv: 0.0008	
TL(I) (0) I &T: Sig: t-static value: -11.43854		*pv: 0.0011	

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)

v. Cash on Hand

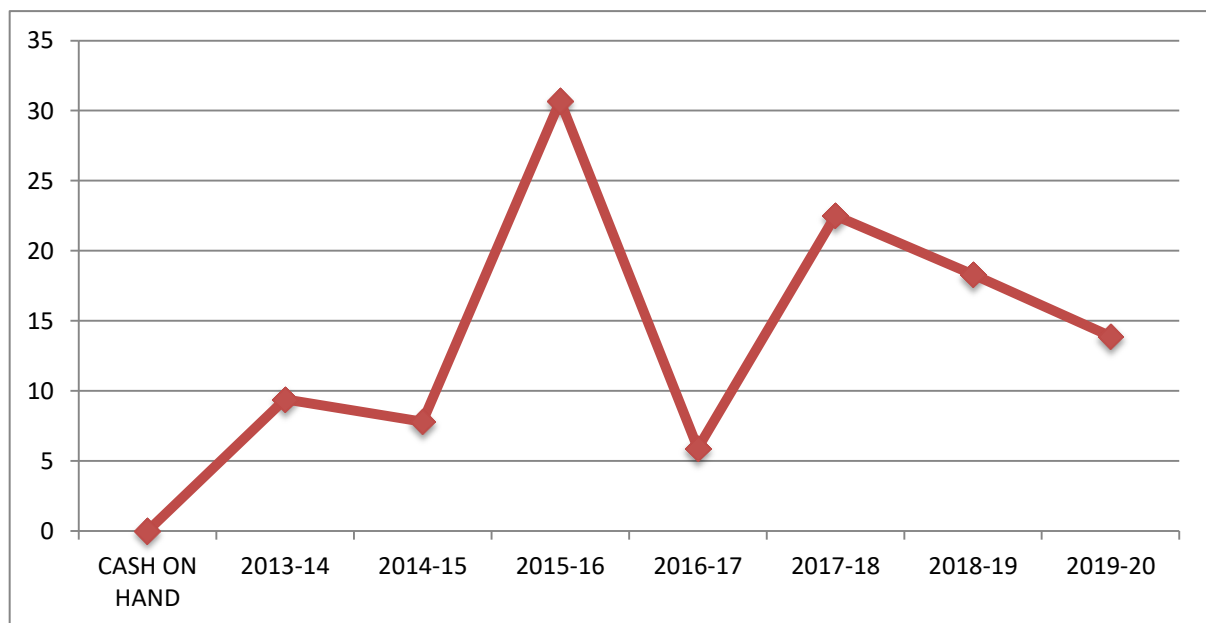
Total amount of cash on hand of the Pragathi Krishna Grameena Bank, Kurubarahalli branch varied between ₹5.90 lakh and ₹22.55 lakh during the study period i.e 2013-14 to 2019-20. Total amount of cash on hand of PKG bank, Kurubarahalli branch during the study period stood at ₹108.50 lakh and annual average of cash on hand was ₹15.50lakh. The amount of cash on hand was ₹9.40 lakh (8.66 %) in the Year 2013-14, went up to ₹ 30.70 lakh (28.29 %) in 2015-16, came down to lowest level i.e to ₹5.90 lakh (5.44 %) in 2016-17. The amount was ₹22.55 lakh (20.78 %) in 2017-18 and decreased to ₹13.90 lakh (12.18 %) in 2019-20. Cash on hand of Pragathi Krishna Grameena Bank, Kurubarahalli branch was least in 2016-17 and maximum in 2015-16. The annual change was ₹-1.60 lakh in 2014-15, went up to ₹22.90 lakh in 2015-16 and it was ₹-4.40 lakh in

2019-20. The S T D 8.935883, CV was 57.65086 and the C A G R of cash on hand was -0.79. The Standard Deviation of annual change of cash on hand was 17.04 and coefficient variable of annual change was 2271.52.

Table No. 4.42
Cash on Hand of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	9.40	8.66	---
2014-15	7.80	7.19	-1.60
2015-16	30.70	28.29	22.90
2016-17	5.90	5.44	-24.80
2017-18	22.55	20.78	16.60
2018-19	18.30	16.87	-4.20
2019-20	13.90	12.18	-4.40
Total	108.50	100	
Mean	15.50		0.75
St. Dev	8.935883		17.04
C V	57.65086		2271.52
C A G R	-0.79		-0.54
TL(I) (0) Sig: t-st:v: -3.920890			*pv: 0.0327
TL(I) (1) Sig: t-st:v: -7.116522			*pv: 0.0069
TL(I) (0) I &T: Sig: t-static value: -5.337880			*pv: 0.0534

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)



The average annual change of cash on hand was ₹0.75. The CAGR of annual change of cash on hand was -0.54. Since, there was a wider variation between the set up values of standard deviation and mean, the growth of cash on hand of the Pragathi Krishna Grameen Bank, Kurubarahalli branch had more variations.

The A D F Test revealed that, the significance of probability value (*p-Value) was 0.0327, 0.0069 and 0.0534 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (* $p < 1$). Table No. 4.42 explores the details of cash on hand of PKG Bank, Kurubarahalli Branch from 2013-14 to 2019-20.

vi. Net Advances

Total amount of net advances of the Pragathi Krishna Grameen Bank, Kurubarahalli branch varied between ₹104.50 lakh and ₹177.18 lakh during the study period i.e 2013-14 to 2019-20 and shown increasing trend. Total amount of net advances of PKG bank, Kurubarahalli branch during the study period stood at ₹1246.02 lakh and annual average of net advances was ₹141.52 lakh. The amount of net advances was ₹104.50 lakh (8.39 %) in the Year 2013-14, increased to ₹105.50 lakh (8.47 %) in 2014-15, to ₹161.42 lakh (12.95 %) in 2017-18, to ₹166.74 lakh (13.38 %) in 2018-19 and to ₹177.18 lakh (14.22 %) 2019-20. Net advances of PKGB, Kurubarahalli branch was minimum in 2016-17 and maximum in 2015-16. The annual change of was ₹1.00 lakh in 2014-15, and was ₹10.44 lakh in 2019-20.

The average annual change of net advances was ₹42.56 lakh. The CAGR of annual change of net advances was 0.74. The C A G R was -0.75779, S T D was 29.67157 and C V was 20.96635. The STD of net advances was 78.97 and coefficient variable of annual change was 185.54. Since there was a wider variation between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Kurubarahalli branch had more variations.

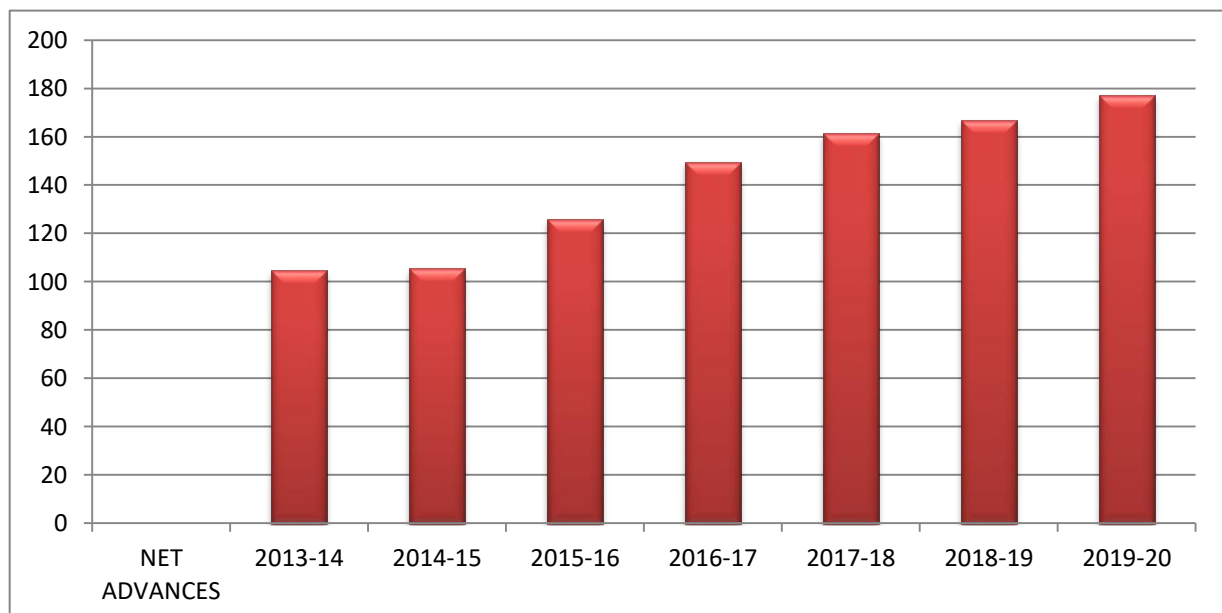
The A D F Test revealed that, the significance of probability value (*p-Value) was 0.7697, 0.0001 and 0.0001 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is

accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.43 gives details about net advances of PKG Bank, Kurubarahalli Branch from 2013-14 to 2019-20.

Table No. 4.43
Net Advances of PKGB, Kurubarahalli Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	104.50	8.39	---
2014-15	105.50	8.47	1.00
2015-16	125.80	10.10	20.30
2016-17	149.50	11.10	23.70
2017-18	161.42	12.95	11.92
2018-19	166.74	13.38	5.32
2019-20	177.18	14.22	10.44
Total	1246.02	100	
Mean	141.52		42.56
St. Dev	29.67157		78.97
C V	20.96635		185.54
C A G R	-0.75779		0.74
TL(I) (0) Sig: t-st:v: -0.701936			*pv: 0.7697
TL(I) (1) Sig: t-st:v: -42.12733			*pv: 0.0001
TL(I) (0) I &T: Sig: t-static value: -54.20234			*pv: 0.0001

Source: Balance Sheets of PKGB Kurubarahalli Branch (TL- Test Level, I&T-Intercept and Trend)



ix. Income and Expenditure of PKG Bank Kurubarahalli Branch

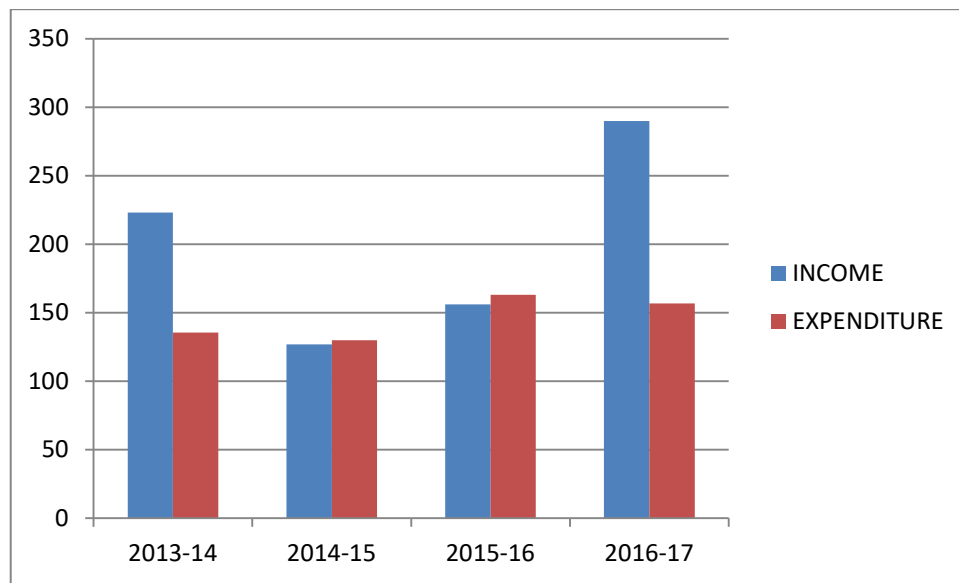
The data related to income and expenditure of Pragathi Krishna Grameen Bank, Kurubarahalli branch reflects that, the bank's income has exceeded Expenditure. Income of of PKGB Kurubarahalli branch was ₹223.00 lakh in 2013-14 decreased to ₹126.90 lakh in 2014-15, increased to ₹289.80 lakh in 2016-17. The branch spent ₹135.40 lakh in 2013-14 which declined to ₹129.80 lakh in 2014-15, ₹156.82 lakh in 2016-17.

Difference between income and expenditure of Pragathi Krishna Grameen Bank, Kurubarahalli branch was ₹ 87.60 lakh in 2013-14 decreased to ₹ -2.90 lakh 2014-15, became negative and was to ₹-6.96 lakh in 2015-16. The expenditure of the branch went up to ₹ 132.98 lakh in 2017-18. Data for 2017-18 to 2019-20 was not available. The table No. 4.44 gives details about income earned by PKG Bank, Kurubarahalli Branch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.44
Expenditure and Expenditure of PKG Bank, Kurubarahalli Branch from
2013-14 to 2019-20 (₹ in Lakh)

Year	Expenditure	Expenditure	Difference + or -
2013-14	223.00	135.40	87.60
2014-15	126.90	129.80	-2.90
2015-16	156.00	162.96	-6.96
2016-17	289.80	156.82	132.98
2017-18	NA	NA	NA
2018-19	NA	NA	NA
2019-20	NA	NA	NA
TOTAL	795.70	584.98	210.72
AVERAGE	198.925	146.245	
CV	36.56045	11.02055	
CAGR	-0.67511	-0.71045	

Source: Annual Reports of PKG Bank, Kurubarahalli Branch



7. Muddapur Branch

Muddapur is 23 KMs away from taluka and district head quarter, Chitradurga. The population of Muddapur was 3179 in 2021. The Muddapur branch of Pragathi Krishna Grameena Bank was established in January, 1989 and functioning with 05 employees. The performance analysis of Muddapur branch has discussed in this part.

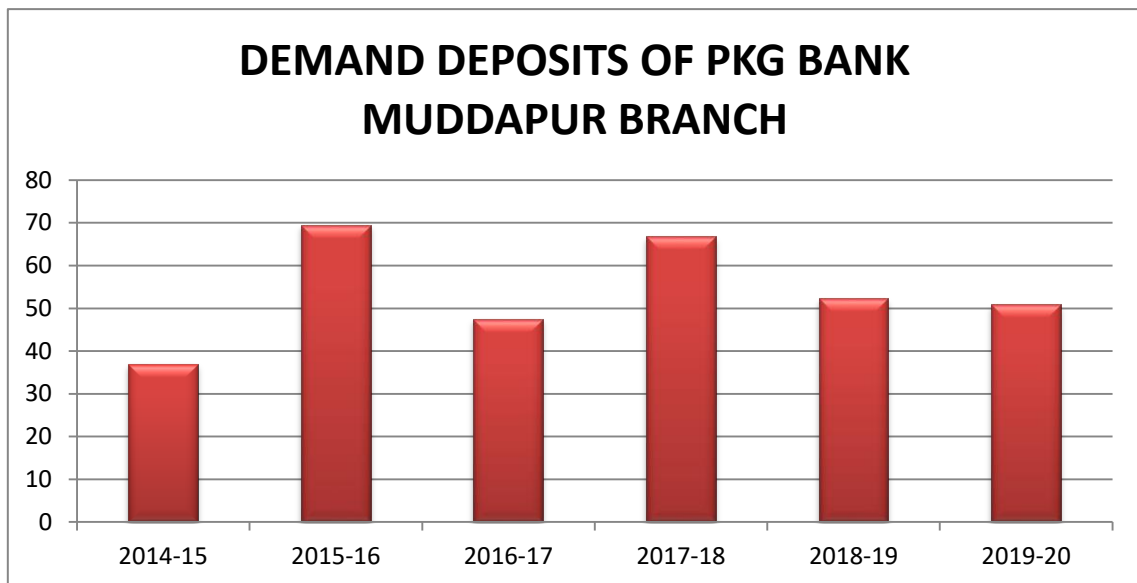
i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameena Bank, Muddapur branch varied between ₹36.90 lakh and ₹69.50 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Muddapur branch during the study period stood at ₹323.80 lakh and annual average of demand deposits was ₹53.97 lakh. The DD's were ₹36.90 lakh (11.40 %) in 2014-15, went up to ₹69.50 lakh (21.46 %) in 2015-16. The fluctuating trend continued and amount of demand deposits came down to ₹52.30 lakh (16.15 %) in 2018-19 and to ₹50.90 lakh (15.72 %) in 2019-20. Demand deposits of Pragathi Krishna Grameena Bank, Muddapur branch was highest in 2015-16 and lowest in 2018-19. The annual change was ₹4.10 lakh in 2015-16 decreased to ₹3.10 lakh in 2019-20 and was negative and was ₹-18-0.80 lakh in 2018-19.

Table No. 4.45
Demand Deposits of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	36.90	11.40	---
2015-16	69.50	21.46	32.60
2016-17	47.50	14.67	-22.00
2017-18	66.70	20.60	19.20
2018-19	52.30	16.15	-14.40
2019-20	50.90	15.72	-1.40
Total	323.80	100	
Mean	53.96667		2.80
St. Dev	12.23678		22.83
C V	22.67469		815.49
C A G R	-0.77		-1.01
TL(I) (0) Sig: t-st:v: -8.762355			*pv: 0.0014
TL(I) (1) Sig: t-st:v: -9.300097			*pv: 0.0025
TL(I) (0) I &T: Sig: t-static value: -6.711059			*pv: 0.0233

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)



The Coefficient Variable of DD was 22.67469, S T D was 12.236781 and C A G R was -0.77. The STD of annual change of demand deposits was 22.83 and coefficient variable of annual change was 815.49. The average annual change of demand deposits was

₹2.80 lakh. The CAGR of annual change of demand deposits was -1.01. Since there was a wider variation between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Muddapur branch had more variations.

The A D F Test revealed that, the significance of probability value (*p-Value) was 0.0014, 0.0025 and 0.0233 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No. 4.45 gives details about demand deposits of PKG Bank, Muddapur Branch from 2013-14 to 2019-20.

ii. Savings Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹52.40 lakh and ₹624.20 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of savings bank deposits of PKG bank, Muddapur branch during the study period stood at ₹2344.90 lakh and average of savings bank deposits was ₹390.8167 lakh. The amount of savings bank deposits, rose to ₹432.70 lakh (8.45 %) in 2015-16 from ₹69.50 lakh (2.96 %) in 2014-15 and to ₹552.70 lakh (23.57 %) in 2016-17. The fluctuating trend continued and amount of savings bank deposits rose to ₹613.40 lakh (26.16%) in 2018-19 and to ₹624.20 lakh (26.62 %) in 2019-20. The S B deposits of PKGB, Muddapur branch was minimum in 2017-18 and maximum in 2019-20. The annual change was ₹363.20 lakh in 2015-16 increased to ₹561.00 lakh in 2018-19.

The Coefficient variable was 67.67304, Standard Deviation was 264.4775 and CAGR of savings bank deposits was 0.50. The Standard Deviation of annual change of savings bank deposits was 403.09 and coefficient variable of annual change was 363.34. The average annual change of savings bank deposits was ₹110.94 lakh. The CAGR of

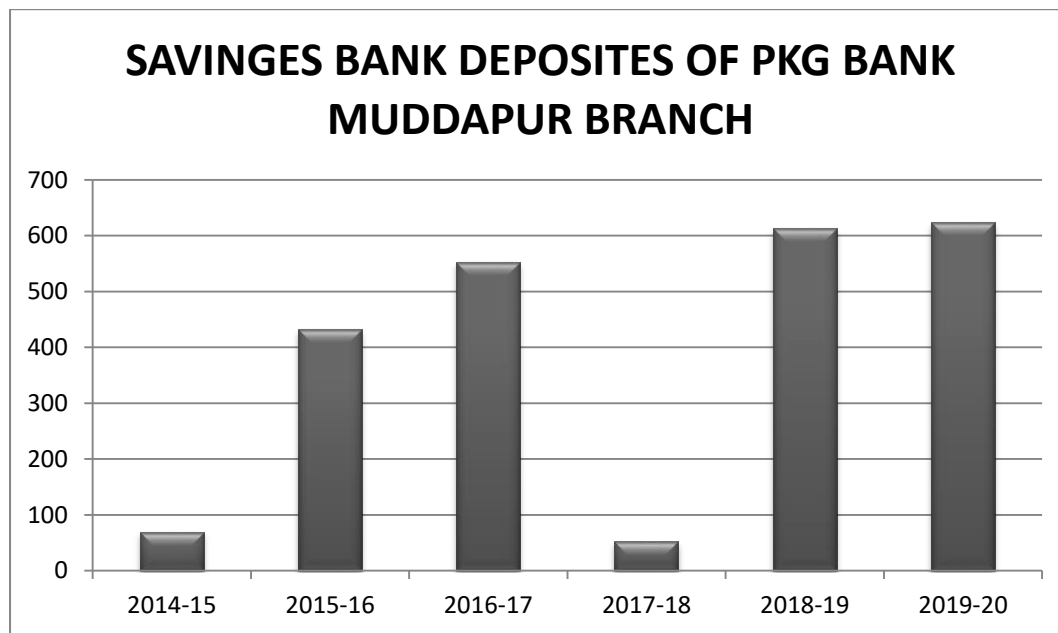
annual change of savings bank deposits was -0.99. Since, there is a wider variation between the set up values of standard deviation and mean, the growth of savings bank deposits of the Pragathi Krishna Grameen Bank, Muddapur branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was 0.1207 0.1658 and 0.3613 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No. 4.46 gives details about savings bank deposits of PKG Bank, Muddapur Branch from 2013-14 to 2019-20.

Table No. 4.46
Savings Deposits of PKGB, MuddapurBranch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	69.50	2.96	---
2015-16	432.70	8.45	363.20
2016-17	552.70	23.57	120.00
2017-18	52.40	2.23	-500.30
2018-19	613.40	26.16	561.00
2019-20	624.20	26.62	10.80
Total	2344.90	100	
Mean	390.8167		110.94
St. Dev	264.4775		403.09
C V	67.67304		363.34
C A G R	0.50		-0.99
TL(I) (0) Sig: t-st:v: -2.802170		*pv: 0.1207	
TL(I) (1) Sig: t-st:v: -2.530235		*pv: 0.1658	
TL(I) (0) I &T: Sig: t-static value: -2.381608		*pv: 0.3613	

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)



iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹256.70 lakh and ₹509.50 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of term deposits of PKG bank, Muddapur branch during the study period stood at ₹2100.50 lakh and average of term deposits was ₹350.0833 lakh. The term deposits were ₹432.70 lakh (20.60 %) in 2014-15, came down to ₹310.20 lakh (14.77 %) in 2015-16 and to ₹256.70 lakh (12.22 %) in 2016-17 but went up to 509.50 lakh (24.26 %) in 2017-18. The fluctuating trend continued and amount of term deposits declined to ₹259.80 lakh (12.37 %) in 1918-19 and gone up to ₹331.60 lakh (15.79 %) in 2019-20. Term deposits of Pragathi Krishna Grameen Bank, Muddapur branch was highest in 2017-18 and lowest in 2016-17. The annual change of term deposits was ₹-122.50 lakh in 2015-16, ₹-53.50 lakh 2016-17 and ₹-249.70 lakh in 2018-19. The annual change was positive and was ₹252.80 lakh and ₹71.80 lakh respectively in 2017-18 and 2019-20. Since the annual change of term deposits of PKG Bank, Muddapur Branch was not satisfactory.

Table No. 4.47
Term Deposits of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	432.70	20.60	---
2015-16	310.20	14.77	-122.50
2016-17	256.70	12.22	-53.50
2017-18	509.50	24.26	252.80
2018-19	259.80	12.37	-249.70
2019-20	331.60	15.79	71.80
Total	2100.50	100	
Mean	350.0833		-20.22
St. Dev	101.0376		191.86
C V	28.86103		-948.85
C A G R	-0.87		-1.12
TL(I) (0) Sig: t-st:v: -3.792242		*pv: : 0.0457	
TL(I) (1) Sig: t-st:v: -3.207812		*pv: : 0.0925	
TL(I) (0) I &T: Sig: t-static value: -3.207812		*pv: : 0.2470	

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)

The CAGR was -0.87, S T D was 101.0376 and CV was 28.86103. The coefficient variable of annual change was -948.85 and Standard Deviation of annual change of term deposits was 191.86. The average annual change of term deposits was ₹-20.22 lakh. The CAGR of annual change of term deposits was -1.12. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of term deposits the Pragathi Krishna Grameen Bank, Muddapur branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0457, 0.0925 and 0.2470 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.47 gives details about term deposits of PKG Bank, Muddapur Branch from 2013-14 to 2019-20.

iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹6.40 lakh and ₹12.50 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Muddapur branch during the study period stood at ₹54.00 lakh and annual average of reserve funds was ₹9.00 lakh. The amount was ₹8.40 lakh (15.56 %) in 2014-15, rose to ₹12.50 lakh (23.15 %) in 2015-16. The declining trend continued and amount of reserve funds came down to ₹7.20 lakh (13.33 %) in 2017-18, but rose to ₹9.50 lakh (17.59 %) in 2019-20. Reserve funds of Pragathi Krishna Grameen Bank, Muddapur branch was highest in 2015-16 and lowest in 2018-19. The annual change was ₹4.10 lakh in 2015-16 declined to ₹3.10 lakh in 2019-20 and to ₹-18-0.80 in 2018-19.

. Table No. 4.48
Reserve Funds of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA	---	---
2014-15	8.40	15.56	---
2015-16	12.50	23.15	4.10
2016-17	10.00	18.52	-2.50
2017-18	7.20	13.33	-2.80
2018-19	6.40	11.85	-0.80
2019-20	9.50	17.59	3.10
Total	54.00	100	
Mean	9.00		0.22
St. Dev	2.184491		3.20
C V	24.27212		1453.62
C A G R	-0.81		-0.85
TL(I) (0) Sig: t-st:v: -4.71808			*pv: : 0.4657
TL(I) (1) Sig: t-st:v: -1.625556			*pv: : 0.3925
TL(I) (0) I &T: Sig: t-static value: -1.996716			*pv: : 0.4794

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)

Standard Deviation was 2.184491, CV was 24.27212 and C A G R was -0.81. The S T D of annual change of reserve funds was 3.20 and coefficient variable of annual change was 1453.62. The average annual change of reserve funds was ₹0.22 lakh. The CAGR of annual change of reserve funds was -0.85. Since there was a wider variation between the set up values of standard deviation and mean, the growth of reserve funds had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.4657, 0.3925 and 0.4794 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.48 gives details about reserve funds of PKG Bank, Muddapur Branch from 2013-14 to 2019-20.

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹1.30 lakh and ₹18.70 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of other liabilities of PKG bank, Muddapur branch during the study period stood at ₹52.10 lakh and annual average of other liabilities was ₹9.00 lakh. Other liabilities of Pragathi Krishna Grameen Bank, Muddapur branch was highest in 2018-19 and lowest in 2016-17. The annual change of other liabilities was ₹4.00 lakh in 2015-16 declined to ₹-8.40 lakh in 2016-17 and rose to 14.90. It was negative and was ₹-5.80 in 2019-20.

The STD, CV and CAGR were 6.425081, 73.99326 and -0.62281 respectively. The STD of annual change of other liabilities was 9.193639 and coefficient variable of annual change was 638.4472. The average annual change of other liabilities was ₹1.44 lakh. The CAGR of annual change of other liabilities was -1.29. Since there was a wider variation between the set up values of standard deviation and mean, the growth of other liabilities had more variations. The table No.4.49 gives details of other liabilities.

Table No. 4.49
Other Liabilities of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	NA	---	---
2014-15	5.70	10.94	---
2015-16	9.70	18.62	4.00
2016-17	1.30	2.50	-8.40
2017-18	3.80	7.29	2.50
2018-19	18.70	33.59	14.90
2019-20	12.90	24.76	-5.80
Total	52.10	100	
Mean	8.683333		1.44
St. Dev	6.425081		9.193639
C V	73.99326		638.4472
C A G R	-0.62281		-1.29
TL(I) (0) Sig: t-st:v: -1.492899			*pv: : 0.4571
TL(I) (1) Sig: t-st:v: -1.873360			*pv: : 0.3107
TL(I) (0) I &T: Sig: t-static value: -1.518826			*pv: : 0.7075

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test revealed that, the significance of p- value (*p) was at 0.4571, 0.3107 and 0.7075 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance of Pragathi Krishna Grameen Bank, Muddapur branch is satisfactory.

vi. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹0.30 lakh and ₹41.00 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. ₹95.60 lakh was the total amount of cash on hand of PKGB, Muddapur branch during the period of study. The yearly average was ₹15.93333 lakh. The amount went up to ₹41.00 lakh (42.89 %) in 2016-17 from ₹6.40 lakh (6.69 %) in 2014-15 but declined to ₹31.70 lakh (33.16 %) in 2017-18 and to ₹0.30 lakh (0.31 %)

in 1918-19. It was ₹9.80 lakh (10.25 %) in 2019-20. Cash on hand of Pragathi Krishna Grameen Bank, Muddapur branch was highest in 2018-19 and lowest in 2016-17.

Standard Deviation of cash on hand was 16.37506 and coefficient variable was 102.7724. The CAGR of cash on hand was -0.74479. The STD of annual change was 24.27729 and CV was 3570.19. Average annual change of cash on hand was ₹0.68 lakh. The CAGR of annual change of cash on hand was -0.93136. Since, there was a wider variation between the set up values of standard deviation and mean the growth of cash on hand had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.2368, 0.2365 and 0.4559 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Muddapur branch is satisfactory. The table No.4.50 gives details of Cash on Hand.

Table No. 4.50
Cash on Hand of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	NA	---	---
2014-15	6.40	6.69	---
2015-16	6.40	6.69	0.00
2016-17	41.00	42.89	34.60
2017-18	31.70	33.16	-9.30
2018-19	0.30	0.31	-31.40
2019-20	9.80	10.25	9.50
Total	95.60	100	
Mean	15.93333		0.68
St. Dev	16.37506		24.27729
C V	102.7724		3570.19
C A G R	-0.74479		-0.93136
TL(I) (0) Sig: t-st:v: -2.148458		*pv: : 0.2368	
TL(I) (1) Sig: t-st:v: -2.156877		*pv: : 0.2365	
TL(I) (0) I &T: Sig: t-static value: -2.081797		*pv: : 0.4559	

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)

vii. Net Advances

Total amount of net advances of the Pragathi Krishna Grameen Bank, Muddapur branch varied between ₹105.50 lakh and ₹931.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of net advances of PKG bank, Muddapur branch during the study period stood at ₹1616.46 lakh and average of net advances was ₹269.41 lakh. The net advances in 2014-15 were ₹931.60 lakh (57.63 %) came down to ₹127.04 lakh (7.86 %) 2016-17 and rose to ₹153.30 lakh (9.48 %) in 2017-18. The fluctuating trend continued and amount of net advances declined to ₹148.45 lakh (9.18 %) in 2018-19 and gone up to ₹150.57 lakh (9.31 %) in 2019-20. Net advances of Pragathi Krishna Grameen Bank, Muddapur branch was highest in 2014-15 and lowest in 2015-16. The annual change of net advances was negative and was ₹-826.10 lakh, ₹-4.85 lakh in 2015-16 and 2018-19 respectively. The annual change of net advances of the branch was positive and was ₹21.54 lakh and ₹26.26 lakh respectively in 2016-17 and 2017-18 respectively and it came down to ₹2.12 lakh in 2019-20. Since the annual change of net advances of PKG Bank, Muddapur Branch was not satisfactory. The C A G R was -0.87. The STD of annual change of net advances was 191.86 and coefficient variable of annual change was -948.85. The average annual change of net advances was ₹-20.22 lakh. The CAGR of annual change of term deposits was -1.12. The coefficient variable was 28.86103, Standard Deviation was 101.0376. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Muddapur branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0000, 0.0001 and 0.0002 at different levels ('0', at level '1' and at at level '0' Intercept and Trend respectively) and was less than one (* $p_v < 1$). So, the null hypothesis is accepted and the

performance was good. Table No.4.51 gives details about net advances of PKG Bank, Muddapur Branch from 2013-14 to 2019-20.

Table No. 4.51
Net Advances of PKGB, Muddapur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	931.60	57.63	---
2015-16	105.50	6.53	-826.10
2016-17	127.04	7.86	21.54
2017-18	153.30	9.48	26.26
2018-19	148.45	9.18	-4.85
2019-20	150.57	9.31	2.12
Total	1616.46	100	
Mean	269.41		-156.206
St. Dev	324.9206		374.70
C V	120.6045		-239.88
C A G R	-0.97		-1.00
TL(I) (0) Sig: t-st:v: -18.67665			*pv: : 0.0000
TL(I) (1) Sig: t-st:v: -17.74450			*pv: : 0.0001
TL(I) (0) I &T: Sig: t-static value: -19.77167			*pv: : 0.0002

Source: Balance Sheets of PKGB Muddapur Branch (TL- Test Level, I&T-Intercept and Trend)

7. Sirigere Branch

Sirigere is 25.20 KMs away from taluka and district head quarter, Chitradurga. The population of Sirigere was 3383 in 2021. The Sirigere branch of Pragathi Krishna Grameena Bank was established in March, 2013 and functioning with 05 employees. The performance analysis of Sirigere branch has discussed in this part.

1. Demand Deposits

Demand Deposits of Pragathi Krishna Grameena Bank, Sirigere branch were varied between ₹ 29.30 lakh and ₹ 59.20 lakh during the period 2013-14 to 2019-20. Total amount of Demand Deposits of PKG bank, Sirigere branch during the study period stood

at ₹135.00 lakh and annual average of Demand Deposits was ₹19.2857 lakh. In 2014-15 Demand Deposits of the branch amounted to ₹3.30 lakh (2.44%) but declined to ₹2.90 lakh (2.15%) in 2015-16 rose to ₹45.30 lakh (33.56%) in 2016-17 but went up to ₹ 37.70 lakh (27.93 %) in 2017-18 and declined to ₹ 27.70 lakh (20.52 %) in 2019-20. The deposits were minimum in 2013-14 and maximum in 2016-17. The annual change was ₹ 2.10 lakh in 2014-15 and increased to ₹42.40 lakh in 2016-17 but declined to ₹-7.60 lakh in 2017-18, to ₹-20.80 in 2018-19 and rose to 10.80 lakh in 2019-20.

The STD was 17.99745 and CV was 93.3201 and C A G R was 2.297619. Coefficient variable of annual change was 484.80 and Standard Deviation of annual change of demand deposits was 21.41. The CAGR of annual change of demand deposits was -0.14. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of demand deposits the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.4252, 0.1785 and 0.6929 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.52 gives details about demand deposits of PKG Bank, Sirigerebranch from 2013-14 to 2019-20.

Table No. 4.52
Demand Deposits of PKGB, Sirigere Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	1.20	0.89	---
2014-15	3.30	2.44	2.10
2015-16	2.90	2.15	-0.40
2016-17	45.30	33.56	42.40
2017-18	37.70	27.93	-7.60
2018-19	16.90	12.52	-20.80
2019-20	27.70	20.52	10.80
Total	135.00	100	
Mean	19.28571		4.42
St. Dev	17.99745		21.41
C V	93.3201		484.80
C A G R	2.297619		-0.14
TL(I) (0) Sig: t-st:v: -1.598993		*pv: 0.4252	
TL(I) (1) Sig: t-st:v: -2.409936		*pv: 0.1785	
TL(I) (0) I &T: Sig: t-static value: -1.571338		*pv: 0.6929	

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)

2. Savings Bank Deposits

Savings bank deposits of Pragathi Krishna Grameen Bank, Sirigere branch varied between ₹143.50 lakh and ₹649.10 lakh during the period 2013-14 to 2019-20. Total amount of Savings Bank Deposits of PKG bank, Sirigerebranch during the study period stood at ₹3033.90 lakh and annual average of Savings Bank Deposits was ₹433.4143 lakh. In 2013-14 Savings Bank Deposits of the branch stood at ₹304.80 lakh (10.05 %) declined to 143.50 lakh (4.73%) in 2014-15 but rose to ₹354.60 lakh (11.69%) in 2015-16, to ₹649.10 lakh (21.39 %) in 2016-17 and decreased to ₹594.80 lakh (19.61%) in 2019-20. The Savings Bank Deposits of Pragathi Krishna Grameena Bank, Sirigere branch were highest in 2016-17and lowest in 2014-15. The annual change of Savings Bank Deposits was negative and was -161.30 in 2014-15 increased to ₹211.10 lakh for the Year 2015-16, ₹ 186.40 lakh in 2016-17, declined to ₹-186.40 lakh in 2017-18, went up to ₹ 61.70 in 2018-19 and to 70.40 lakh in 2019-20.

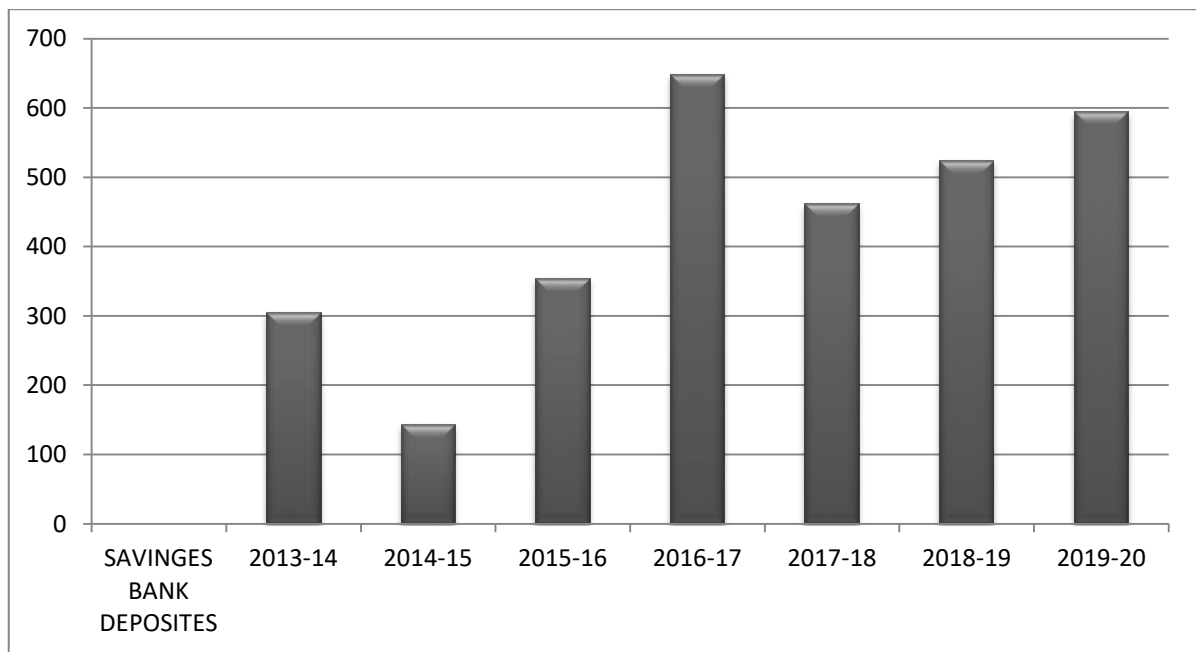
Coefficient variable was 40.8962, STD was 177.25 and CAGR of Savings Bank Deposits was -0.72122. The Standard Deviation of annual change of Savings Bank Deposits was 169.30 and coefficient variable of annual change was 558.45. The CAGR of annual change of Savings Bank Deposits was -1.073. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits the Pragathi Krishna Grameen Bank, Sirigerebranch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.5788, at 0.1167 and at 0.1913 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No. 4.53 gives details about Savings Bank Deposits of PKG Bank, Sirigerebranch from 2013-14 to 2019-20.

Table No. 4.53
Savings Deposits of PKGB, Sirigere Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	304.80	10.05	---
2014-15	143.50	4.73	-161.30
2015-16	354.60	11.69	211.10
2016-17	649.10	21.39	186.40
2017-18	462.70	15.25	-186.40
2018-19	524.40	17.28	61.70
2019-20	594.80	19.61	70.40
Total	3033.90	100	
Mean	433.4143		30.32
St. Dev	177.25		169.30
C V	40.8962		558.45
C A G R	-0.72122		-1.073
TL(I) (0) Sig: t-st:v-1,241005		*pv: 0.5788	
TL(I) (1) Sig: t-st:v: -2.945787		*pv: 0.1167	
TL(I) (0) I &T: Sig: t-static value: -3.445007		*pv: 0.1913	

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)



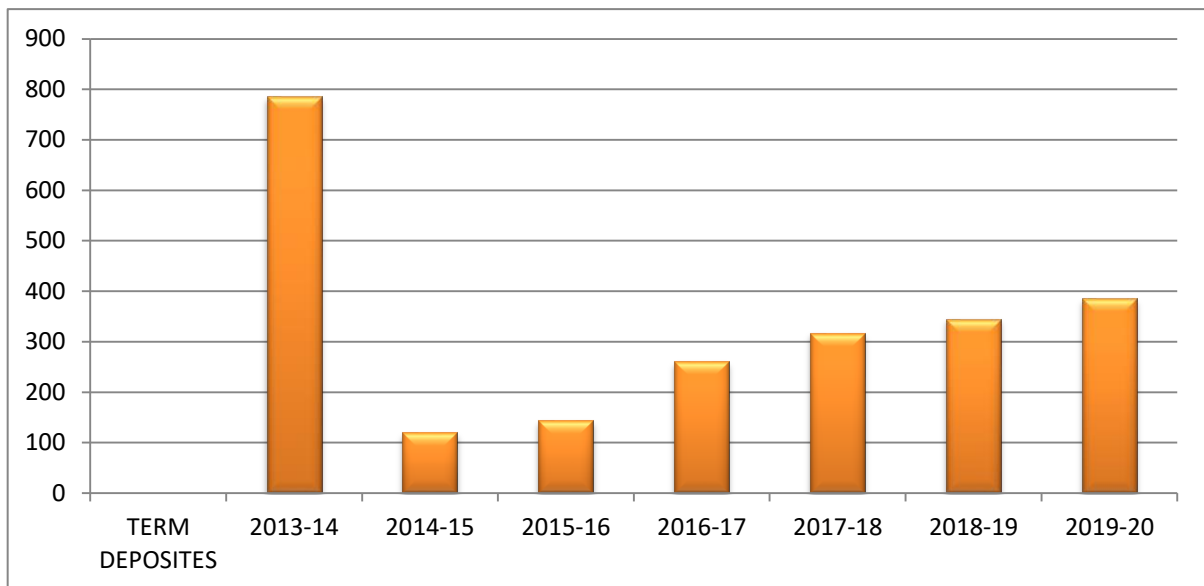
3. Term Deposits

Term Deposits of Pragathi Krishna Grameena Bank, Sirigere branch were varied between ₹119.65 lakh and ₹785.90 lakh during the study period 2013-14 to 2019-20. Total amount of Term Deposits of PKG bank, Sirigere branch during the study period stood at ₹ 2356.76 lakh and annual average of Term Deposits was ₹ 336.68 lakh. The trend of term deposits of Pragathi Krishna Grameena Bank, Sirigere branch was positive after 2014-15. In 2014-15 Term Deposits of the branch stood at ₹785.90 lakh (33.35 %) in 2013-14 declined to ₹119.65 lakh (5.08 %) in 2014-15. The DDs increased to ₹ 260.40 lakh (11.05 %) in 2016-17, to ₹ 344.90 lakh (14.63 %) in 2018-19 and yet again to ₹ 385.60 lakh (16.36 %) in 2019-20. The Term Deposits of Pragathi Krishna Grameena Bank, Sirigere branch were highest in 2013-14 and lowest in 2014-15. The annual change of Term Deposits was negative and was ₹-666.25lakh in 2014-15 increased to ₹23.76 lakh for the Year 2015-16, to ₹116.99 lakh in 2016-17, declined to ₹ 56.50 lakh in 2017-18, increased to ₹28.00 in 2018-19 but came down to ₹40.70 lakh in 2019-20.

Table No. 4.54
Term Deposits of PKGB, Sirigere Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	785.90	33.35	---
2014-15	119.65	5.08	-666.25
2015-16	143.41	6.09	23.76
2016-17	260.40	11.05	116.99
2017-18	316.90	13.45	56.50
2018-19	344.90	14.63	28.00
2019-20	385.60	16.36	40.70
Total	2356.76		
Mean	336.68		-66.72
St. Dev	221.7072		295.66
C V	65.85102		-443.15
C A G R	-0.92991		-1.01
TL(I) (0) Sig: t-st:v: -3.836409			*pv: 0.0439
TL(I) (1) Sig: t-st:v: -13.12900			*pv: 0.0005
TL(I) (0) I &T: Sig: t-static value: -15.04097			*pv: 0.0008

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)



The C A G R was -0.92991. Standard Deviation of annual change of Term Deposits was 295.66 and coefficient variable of annual change was -443.15. The CAGR of annual change of Term Deposits was -1.01. The STD was 221.7072 and coefficient variable was

65.85102 so in view of the fact that, there is a wider gap between the set up values of standard deviation and mean, the growth of demand deposits the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0439, 0.0005 and 0.0008 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). So, the null hypothesis is accepted and the performance was satisfactory. Table No.4.54 gives clear picture

4. Reserve Funds

Reserve funds of Sirigere branch was fluctuating during the study period between ₹0.70 lakh and 4.00 lakh. It is clear from Table No. 4.55 that,

Table No. 4.55
Reserve Funds of PKGB, Sirigere Branch From 2013-14 to 2019-20
(₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	0.80	4.94	---
2014-15	0.70	4.32	-0.10
2015-16	1.00	6.17	0.30
2016-17	3.30	20.37	2.30
2017-18	2.50	15.43	-0.80
2018-19	3.90	24.07	1.40
2019-20	4.00	24.68	0.10
Total	16.20	100	
Mean	2.314286		0.53
St. Dev	1.471313		1.12
C V	63.57525		210.36
C A G R	-0.29		-1.17
TL(I) (0) Sig: t-st:v: -0.812745		*pv: 0.7382	
TL(I) (1) Sig: t-st:v: -3.028209		*pv: 0.0953	
TL(I) (0) I &T: Sig: t-static value: -2.372005		*pv: 0.3620	

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)

During the study period the total reserve funds of PKG bank, Sirigere branch was ₹ 16.20 lakh and the mean was ₹2.314286 lakh. It was ₹0.80 lakh (4.94 %) in 2013-14 increased to ₹3.30 lakh (20.37 %) in 2016-17, to ₹3.90 lakh (24.07 %) in 2018-19 and to ₹4.00lakh (24.68 %) in 2019-20. The trend was irregular. The annual change was ₹-0.10 lakh for the Year 2014-15 gone to ₹2.30 lakh in 2016-17 but came down to ₹-0.80 lakh in 2017-18 and it was ₹1.40 lakh in 2018-19.

Coefficient variable was 63.57525, Standard Deviation was 1.471313 and C A G R was-0.29 and C A G R of annual change was-1.17. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of net advances the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.7382, 0.0953 and 0.3620 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.55 gives details about reserve funds of PKG Bank, Sirigere branch from 2013-14 to 2019-20.

5. Liabilities

Liabilities are responsibilities of the bank. Pragathi Krishna Grameena Bank, Sirigere branch were fluctuating during the study period between ₹2.40 lakh and ₹83.90 lakh. Total liabilities of PKG bank, Sirigere branch stood at ₹250.60 lakh during the period 2013-14 to 2019-20.

Table No. 4.56
Cash on Hand of PKGB, Sirigere Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	31.83	12.70	---
2014-15	38.87	15.51	7.04
2015-16	2.40	0.96	-36.47
2016-17	72.70	29.00	70.30
2017-18	83.90	33.48	11.20
2018-19	14.30	5.71	-69.60
2019-20	6.60	2.63	-7.70
Total	250.60	100	
Mean	35.80		-4.21
St. Dev	31.96575		47.42
C V	89.28981		-1127.77
C A G R	-0.97038		-1.18
TL(I) (0) Sig: t-st:v: -2.537009			*pv: 0.1571
TL(I) (1) Sig: t-st:v: -2.036617			*pv: 0.2659
TL(I) (0) I &T: Sig: t-static value: -2.149819			*pv: 0.4372

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)

The annual change of other liabilities was ₹7.04 lakh in 2014-15 and became negative and was ₹-36.47 lakh for the Year 2015-16, rose to ₹ 70.30 lakh in 2016-17. Other liabilities of Sirigere branch and were ₹ 11.20 lakh in 2017-18, but declined to ₹-69.60 2018-19 and to ₹-7.70 lakh in 2019-20.

Coefficient variable was 89.28981, Standard Deviation was 31.96575 and CAGR was -0.78974. The C A G R of growth was -0.97038. Standard Deviation of annual change of liabilities was ₹ 47.42 lakh and coefficient variable of annual change was ₹ -1127.77lakh. The CAGR of annual change of liabilities was -1.18. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of liabilities the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.1571 0.0000, 0.2659 and 0.4372 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). So, the null hypothesis is accepted and the performance was good. Hence, the null hypothesis is accepted and it is proved that the

general performance Pragathi Krishna Grameen Bank, Chitradurga branch is satisfactory. The table No.4.56 gives details about net advances of PKG Bank, Sirigere branch from 2013-14 to 2019-20.

6. Cash on Hand

Cash on Hand of Pragathi Krishna Grameena Bank, Sirigere branch varied between ₹ 9.50 lakh and ₹42.00 lakh during the study period 2013-14 to 2019-20. Total amount of Cash on Hand of PKG bank, Sirigere branch during the study period stood at ₹134.41 lakh and annual average of Cash on Hand was ₹19.20143 lakh. In 2013-14 cash on hand was ₹9.50 (7.07 %), in 2014-15 went up to ₹ 32.80 lakh (24.40 %) declined to ₹ 9.80 lakh (7.29 %) in 2016-17, but rose to ₹ 42.00 lakh (31.25 %) in 2017-18 and again declined to ₹ 11.7 lakh (8.70 %) in 2019-20. The Cash on Hand of Pragathi Krishna Grameena Bank, Sirigere branch was highest in 2017-18 and lowest in 2019-20.

Table No. 4.57
Cash on Hand of PKGB, Sirigere Branch From 2013-14 to 2019-20
(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	9.50	7.07	---
2014-15	32.80	24.40	23.30
2015-16	15.60	11.61	-17.20
2016-17	9.80	7.29	-5.80
2017-18	42.00	31.25	32.30
2018-19	13.01	9.68	-28.99
2019-20	11.70	8.70	-1.31
Total	134.41	100	
Mean	19.20143		0.38
St. Dev	12.87618		23.48
C V	67.05845		6125.62
C A G R	-0.82406		-1.01
TL(I) (0) Sig: t-st:v: -12,45894		*pv: 0.0002	
TL(I) (1) Sig: t-st:v: -47.07345		*pv: 0.0001	
TL(I) (0) I &T: Sig: t-static value: -37.58723		*pv: 0.0001	

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)

The annual change of cash on hand was negative and was 23.30 in 2014-15 declined to ₹-17.20 lakh for the Year 2015-16, to ₹ -5.80 lakh in 2016-17, gone up to ₹32.30 lakh in 2017-18. Tendency of cash on hand of Pragathi Krishna Grameena Bank, Sirigere branch was fluctuating.

The Standard Deviation of Cash on Hand was 12.87618 and coefficient variable was 67.05845. The CAGR of Cash on Hand was -0.82406. The Standard Deviation of annual change of Cash on Hand was 23.48 and coefficient variable of annual change was 6125.62. The CAGR of annual change of Cash on Hand was -1.01. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of Cash on Hand of the Pragathi Krishna Grameena Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0002, 0.0001 and 0.0001 at different levels (“0”, at level ‘1’ and at level ‘0’ Intercept and Trend respectively) and was less than one (*p<1). So, the null hypothesis is accepted and the performance was good. It is clear from table No.4.57.

iv. Net Advances

Net Advances of Pragathi Krishna Grameena Bank, Sirigere branch varied between ₹111.40 lakh and ₹749.20 lakh during the study period 2013-14 to 2019-20. Total net advances of PKG Bank, Sirigere branch during the study period stood at ₹ 1788.21 lakh and annual average of Net Advances was ₹ 255.4586 lakh. It was ₹749.20 lakh (41.90 %) in 2013-14 decreased to ₹ 111.40 lakh (6.23 %) in 2015-16 went up and reached to ₹ 212.02 lakh (11.86 %) in 2017-18 but came down to ₹ 207.09 lakh (11.58 %) in 2018-19 and again went up to ₹ 227.90 lakh (12.74 %) in 2019-20. The Net Advances of Pragathi Krishna Grameena Bank, Sirigere branch was highest in 2016-17 and lowest in 2014-15.

Table No. 4.58
Net Advances of PKGB, Sirigere Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	749.20	41.90	---
2014-15	112.90	6.31	-636.30
2015-16	111.40	6.23	-1.50
2016-17	167.70	9.38	56.30
2017-18	212.02	11.86	44.32
2018-19	207.09	11.58	-4.93
2019-20	227.90	12.74	20.81
Total	1788.21	100	
Mean	255.4586		-108.42
St. Dev	222.6896		296.34
C V	87.17248		-273.32
C A G R	-0.95654		-1.01
TL(I) (0) Sig: t-st:v: -3.883664		*pv: 0.0421	
TL(I) (1) Sig: t-st:v: -2.823156		*pv: 0.1297	
TL(I) (0) I &T: Sig: t-static value: -3.516716		*pv: 0.1765	

Source: Balance Sheets of PKGB Sirigere Branch (TL- Test Level, I&T-Intercept and Trend)

The annual change of Net Advances was ₹-636.30 in 2014-15 declined to ₹ -1.50 lakh for the Year 2015-16 rose to ₹44.32 lakh in 2017-18 and to ₹ 20.81 lakh in 2019-20.

The STD was 222.6896, coefficient variable was 87.17248 and C A G R of Net Advances was -0.95654. The Standard Deviation of annual change of Net Advances was 296.34 and coefficient variable of annual change was -273.32 lakh. The CAGR of annual change of Net Advances was -1.01. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of Net Advances of the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0421, 0.1297 and 0.1765 at different levels ('0', at level '1' and at at level '0' Intercept and Trend respectively) and was less than one (*pv<1). So, the null hypothesis is accepted and the

performance was good. Table No.4.58 depicts the details of Net Advances of Sirigere Branch from 2013-14 to 2019-20.

x. Income and Expenditure of PKG Bank Sirigere Branch

The data related to income and expenditure of Pragathi Krishna Grameen Bank, Sirigere branch reflects that, the bank's expenditure has exceeded the income.

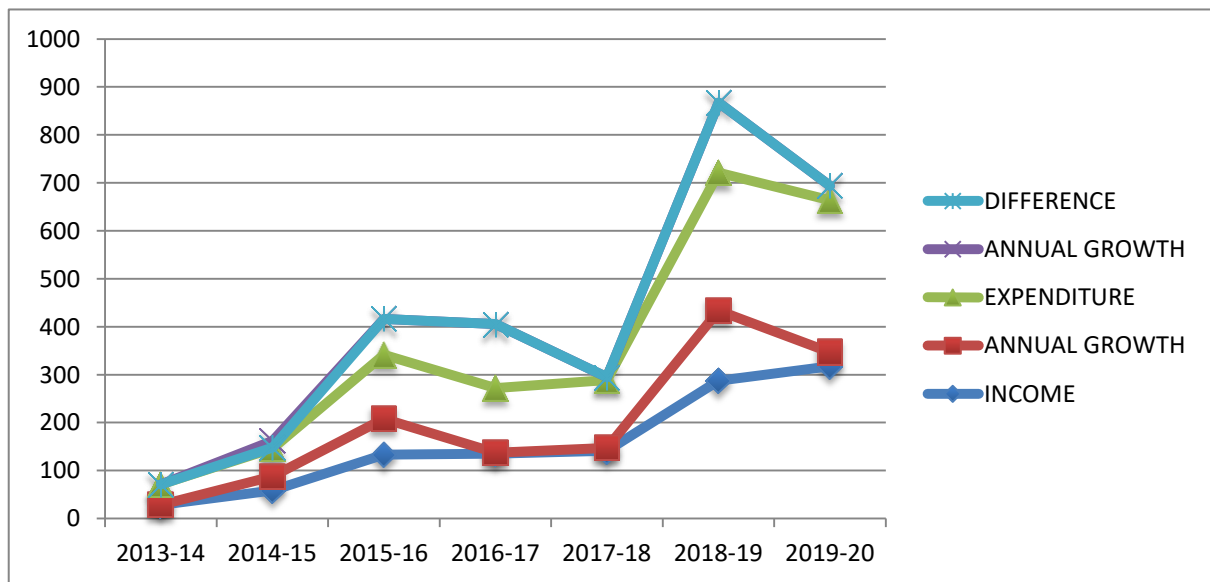
The income earned by Pragathi Krishna Grameena Bank, Sirigere branch varied between ₹28.70 lakh and ₹317.10 lakh and expenditure varied between ₹42.57 lakh and ₹317.10lakh during the study period 2013-14 to 2019-20. Total income and Expenditure of PKG Bank, Sirigere branch during the study period stood at ₹1100.73 lakh and ₹1115.07 lakh respectively. Annual average of income and Expenditure was ₹157.2471 lakh and 159.2957 respectively. This cleared that, the bank's Expenditure has exceeded the income. This cleared that the branch failed in making profit. In 2013-14 the income was ₹28.70 lakh (2.60 %) went up to ₹287.46 lakh (26.12 %) in 2018-19, to ₹317.10 lakh (28.81 %) in 2019-20. The Expenditureof Pragathi Krishna Grameen Bank, Sirigere branch was highest in 2019-20 and lowest in 2013-14. The trend of increase in income and expenditure was upward. The annual change of income was ₹29.54 lakh in 2014-15 gone up to ₹74.76 lakh for the year 2015-16, declined to ₹2.00 lakh in 2016-17.

Table No. 4.59
Income and Expenditure of PKG Bank, Sirigere Branch from 2013-14 to 2019-20

(₹ in Lakh)

Year	Income	% to Total	Annual change	Expenditure	% to Total	Annual change	Difference + or -
2013-14	28.70	2.60	----	42.57	3.82	----	-13.87
2014-15	58.24)	5.29	29.54	58.29	5.23	15.72	-0.05
2015-16	133.00	12.08	74.76	133.40	11.96	75.11	-0.40
2016-17	135.00	12.26	2.00	135.20	12.12	133.40	-0.20
2017-18	141.23	12.83	6.23	141.21	12.66	6.01	0.02
2018-19	287.46	26.12	146.23	287.30	25.77	146.09	0.16
2019-20	317.10	28.81	29.64	317.10	28.44	29.80	00.00
Total	1100.73	100		1115.07	100		
Mean	157.2471		48.06667	159.2957		67.68833	-2.39
STD	108.1469		54.59633	105.4298		60.76245	5.627305
CV	68.77511		113.5846	66.18494		89.7698	-235.452
CAGR	0.578397		-0.83277	0.241435		-0.68405	-1.00192

Source: Balance Sheets of PKGB, Kurubarahalli Branch



The Expenditure of the branch increased to ₹6.23 lakh in 2017-18, went upto ₹ 146.23 lakh in 2018-19 but decreased to ₹29.64 lakh in 2019-20. This cleared that, thebank’s Expenditure has exceeded the Expenditure. This cleared that the branch failed in making profit.

The C A G R was 0.578397, Coefficient variable was 68.77511 and STD of Expenditure was 108.1469. The S T D of annual change of Expenditure was 54.59633 and coefficient variable of annual change was 113.5846 lakh. The CAGR of annual change of Expenditure was -0.83277. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of Expenditure of the Pragathi Krishna Grameen Bank, Sirigere branch had more variations.

The difference between Expenditure and Expenditure of Pragathi Krishna Grameen Bank, Sirigere branch was ₹ -13.87 lakh in 2013-14 decreased to ₹ -0.05 lakh 2014-15, to ₹ -0.40 lakh in 2015-16. The Expenditure of the branch became positive and went up to ₹ 0.02 lakh in 2017-18 and to ₹ 0.16 lakh. Bank has been trying to manage and balancing the Expenditure and Expenditure. Mere balancing is not good for the bank. Balancing never brings profit. The table No.4.59 gives details about Expenditure earned by PKG Bank, Sirigere Branch and its Expenditure from 2013-14 to 2019-20.

8 Holalkere Branch

Holalkere is a taluka head quarter and 25.20 KMs away from taluka and district head quarter, Chitradurga. The population of Sirigere was 14,574 in 2021. The Holalkere branch of Pragathi Krishna Grameen Bank was established in March, 1985 and functioning with 14 employees. The data for the study of Pragathi Krishna Grameen Bank, Holalkere branch was not available for the Year 2016-17, 2018-19 and 2019-20 and was not sufficient hence the analysis is not done.

9. Shivaganga Branch

Shivaganga is a village in Holalkere taluka and 11.1 KMs away from taluka head quarter, Holakere. The population of Shivaganga was 1749 in 2021. The Shivaganga branch of Pragathi Krishna Grameena Bank was established in February, 1982 and functioning with 06 employees. The performance analysis of Shivaganga branch has discussed in this part.

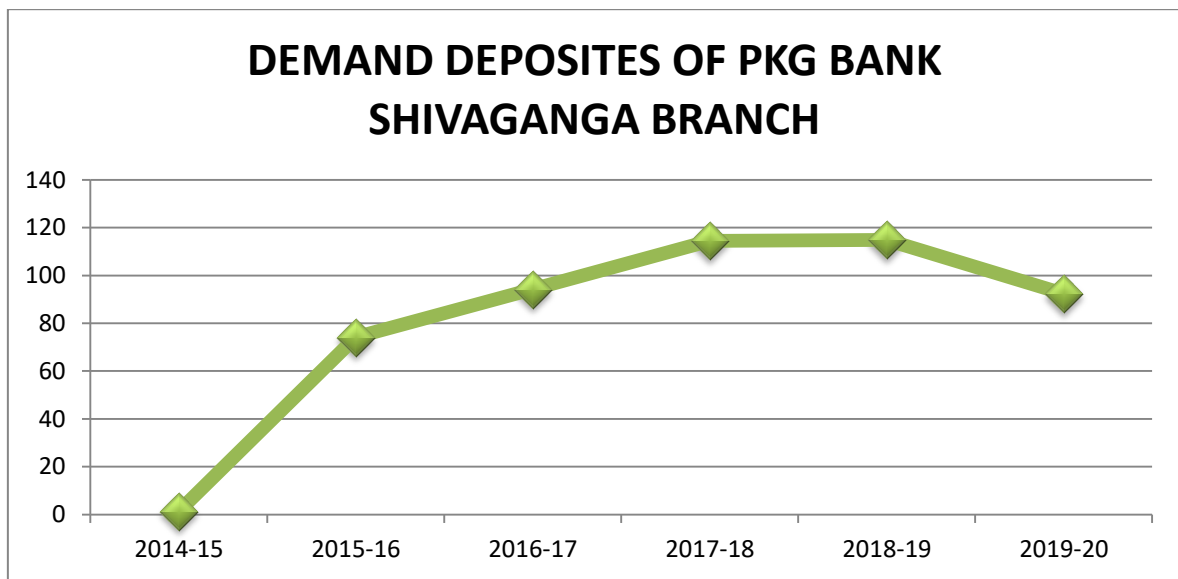
i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹1.30 lakh and ₹114.90 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Shivaganga branch during the study period stood at ₹491.49 lakh and average annual demand deposits was ₹81.915 lakh. The amount of demand deposits was ₹1.30 lakh (0.26 %) in the Year 2014-15 rose to ₹94.20 lakh (19.17 %) in 2016-17 to ₹114.50 lakh (23.30 %) in 2017-18 from ₹74.19 lakh (15.09 %) in 2015-16, the amount was same for the year 2018-19 and decreased to ₹92.40 lakh (18.80 %) in 2019-20. The trend was upward till 2018-19. The demand deposits of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2018-19 and lowest in 2014-15. The annual change of demand deposits was ₹72.89 lakh in 2015-16, declined to ₹20.01 lakh and rose to ₹20.30 lakh in 2017-18, but declined to ₹0.40 lakh 2018-19 and became negative and was ₹-22.50 lakh in 2019-20.

Table No. 4.60
Demand Deposits of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	1.30	0.26	---
2015-16	74.19	15.09	72.89
2016-17	94.20	19.17	20.01
2017-18	114.50	23.30	20.30
2018-19	114.90	23.38	0.40
2019-20	92.40	18.80	-22.50
Total	491.49	100	
Mean	81.915		18.22
St. Dev	42.35352		35.26
C V	51.70423		193.50
C A G R	10.84615		-1.06
TL(I) (0) Sig: t-st:v: -30,83222		*pv: 0.0001	
TL(I) (1) Sig: t-st:v: -15.85106		*pv: 0.0002	
TL(I) (0) I &T: Sig: t-static value: -16.37257		*pv: 0.0005	

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)



The annual change of demand deposits of the branch was positive and was ₹0.80 lakh and it was ₹22.50 lakh respectively in 2016-17 and 2017-18 respectively. The annual change of demand deposits of PKG Bank, Shivaganga Branch was not satisfactory. The CAGR of was 10.84615. Standard Deviation of annual change of demand deposits was 35.26 and coefficient variable of annual change was 193.50. The average annual change of demand deposits was negative i.e ₹-18.22 lakh. The CAGR of annual change of demand deposits was -1.06. The coefficient variable was 51.70423 and STD was 42.35352. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.00001, 0.00002 and 0.00005 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Shivaganga branch is satisfactory. The table No.4.60 gives details about demand depositsofPKG Bank, Shivaganga Branch from 2013-14 to 2019-20.

ii. Savings Bank Deposits

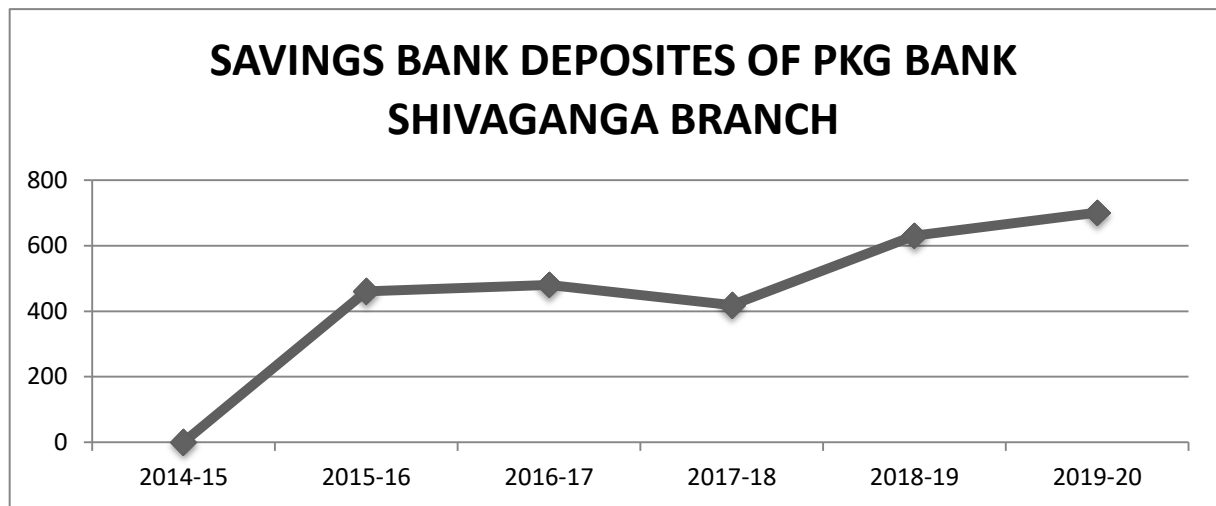
Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹0.80 lakh and ₹700.90 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of savings bank deposits of PKG bank, Shivaganga branch for the period was ₹2692.04 lakh and yearly mean of savings bank deposits was ₹448.6733 lakh. The amount of savings bank deposits was ₹0.80 (0.03 %) in the Year 2014-15 went to ₹460.70 lakh (17.11 %) in 2015-16 to ₹ 630.90 lakh (23.44 %) in 2018-19 and to ₹700.90 lakh (26.04 %) in 2019-20. The trend was upward during the study period. The savings bank deposits of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2019-20 and lowest in 2014-15. The annual change of savings bank deposits was ₹459.90 lakh in 2015-16, declined to ₹ 19.00 lakh, to and ₹-60.66 lakh in 2017-18, but rose to ₹211.86 lakh 2018-19 and to ₹ 70.00 lakh in 2019-20. The yearly change of savings bank deposits of PKG Bank, Shivaganga Branch was satisfactory.

Coefficient variable was 54.53951, STD of was 244.7042 and The CAGR was 145.0208. The STD of annual change was 204.51 and coefficient variable of annual change was 146.06. Average annual change of savings bank deposits was i.e ₹140.02 lakh. The CAGR of annual change of savings bank deposits was -0.97. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of savings bank deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

Table No. 4.61
Savings Deposits of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA		---
2014-15	0.80	0.03	---
2015-16	460.70	17.11	459.90
2016-17	479.70	17.82	19.00
2017-18	419.04	15.57	-60.66
2018-19	630.90	23.44	211.86
2019-20	700.90	26.04	70.00
Total	2692.04	100	
Mean	448.6733		140.02
St. Dev	244.7042		204.51
C V	54.53951		146.06
C A G R	145.0208		-0.97
TL(I) (0) Sig: t-st:v: -23.67939		*pv: 0.0000	
TL(I) (1) Sig: t-st:v: -15.19907		*pv: 0.0001	
TL(I) (0) I &T: Sig: t-static value: -17.20154		*pv: 0.0001	

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)



The A D F Test revealed that, the significance of p- value (*p) was at 0.00000 0.00001 and 0.00001 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank,

Shivaganga branch is satisfactory. The table No.4.61 gives details about savings bank deposits of PKG Bank, Shivaganga Branch from 2013-14 to 2019-20.

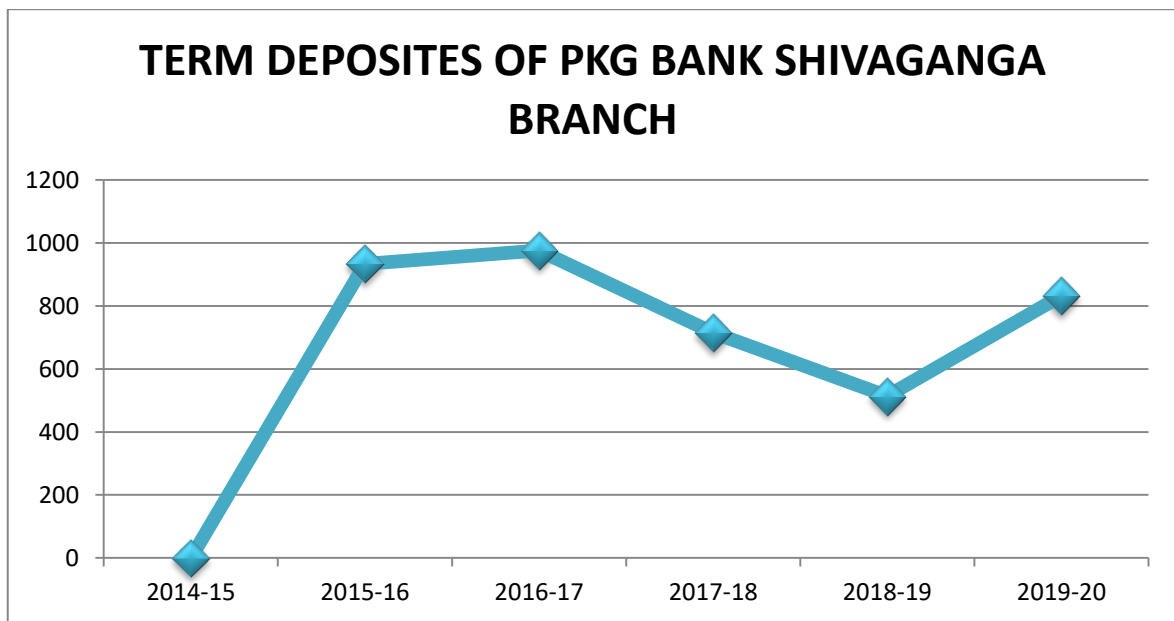
iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹0.30 lakh and ₹975.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. During the study period the total amount of term deposits of PKG bank, Shivaganga branch was ₹3969.40 lakh and mean of term deposits was ₹661.5667 lakh. The amount of term deposits was ₹0.30 lakh (0.01 %) in the Year 2014-15 rose to ₹975.60 lakh (24.58 %) in 2016-17, decreased to ₹513.30 lakh (12.93 %) in 2018-19 again went up to ₹831.80 lakh (20.96 %) in 2019-20. The trend was fluctuating. The term deposits of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2016-17 and lowest in 2014-15. The annual change of term deposits was ₹932.90 lakh in 2015-16, declined to ₹42.40 lakh in

Table No. 4.62
Term Deposits of PKGB, Shivaganga Branch From 2013-14 to 2019-20
(₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	0.30	0.01	---
2015-16	933.20	23.51	932.90
2016-17	975.60	24.58	42.40
2017-18	715.20	18.02	-900.40
2018-19	513.30	12.93	-201.90
2019-20	831.80	20.96	318.50
Total	3969.40	100	
Mean	661.5667		38.30
St. Dev	364.284		674.11
C V	55.06384		1760.08
C A G R	461.1111		-0.93
TL(I) (0) Sig: t-st:v: -26.3149		*pv: 0.0000	
TL(I) (1) Sig: t-st:v: -15.19907		*pv: 0.0003	
TL(I) (0) I &T: Sig: t-static value: -17.20154		*pv: 0.0004	

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)



2016-17, became negative and came down to ₹-900.40 lakh in 2017-18, to ₹-201.90 in 2018-19 but rose to ₹318.50 lakh in 2019-20. The STD was 364.284, coefficient variable was 55.06384 and CAGR was 461.1111. Standard Deviation of annual change of term deposits was 674.11 and coefficient variable of annual change was 1760.08. The average annual change of term deposits was ₹38.30 lakh. The CAGR of annual change of term deposits was -0.93. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.00000, 0.00003 and 0.00004 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Shivaganga branch is satisfactory. The table No.4.62 gives details about term deposits of PKG Bank, Shivaganga Branch from 2013-14 to 2019-20.

iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹4.30 lakh and ₹11.09 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Shivaganga branch during the study period stood at ₹39.39 lakh and average annual reserve funds was ₹6.565lakh. The trend was fluctuating. Reserve funds of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2016-17 and lowest in 2019-20. The annual change of reserve funds was negative and was ₹-3.80 lakh, ₹-6.49 lakh and ₹-0.30 lakh in 2015-16, 2017-18 and 2018-19 respectively. The annual change of reserve funds of the branch was positive and was ₹5.59 lakh and it was ₹00.00 respectively in 2016-17 and 2018-19 respectively. The annual change of reserve funds of PKG Bank, Shivaganga Branch was not satisfactory. The CAGR of net advances was -0.92294, STD was 2.896299 and coefficient variable was 44.11728. Standard Deviation of annual change of reserve funds was 4.55 and coefficient variable of annual change was -455.24. The average annual change of reserve funds was ₹-1.00 lakh. The CAGR of annual change of reserve funds was -0.98. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of reserve funds of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.2741 0.0468 and 0.2322 at different levels ('0', at level '1' and at level '0' Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Shivaganga branch is satisfactory. The table No.4.63 gives details about reserve funds of PKG Bank, Shivaganga Branch from 2013-14 to 2019-20.

Table No. 4.63
Reserve Funds of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA		---
2014-15	9.00	23.61	---
2015-16	5.50	13.96	-3.80
2016-17	11.09	28.15	5.59
2017-18	4.60	11.68	-6.49
2018-19	4.60	11.68	0.00
2019-20	4.30	10.92	-0.30
Total	39.39	100	
Mean	6.565		-1.00
St. Dev	2.896299		4.55
C V	44.11728		-455.24
C A G R	-0.92294		-0.98
TL(I) (0) Sig: t-st:v: -2.011415			*pv: 0.2741
TL(I) (1) Sig: t-st:v: -4.072051			*pv: 0.0468
TL(I) (0) I &T: Sig: t-static value: -3..91157607			*pv: 0.2322

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹4.40 lakh and ₹28.30 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of other liabilities of PKG bank, Shivaganga branch during the study period stood at ₹82.70 lakh and average annual of other liabilities was ₹13.78333 lakh. The trend was fluctuating. Other liabilities of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2017-18 and lowest in 2014-15. The annual change of other liabilities was negative and was ₹-3.90 lakh, ₹-1.40 lakh and ₹-14.60 lakh in 2015-16, 2018-19 and 2019-20 respectively. The annual change of other liabilities of the branch was positive and was ₹0.80 lakh and it was ₹22.50 lakh respectively in 2016-17 and 2017-18 respectively. The annual change of other liabilities of PKG Bank, Shivaganga Branch was not satisfactory.

. The CAGR was -0.53409. The Standard Deviation of annual change of other liabilities was 22.59 and coefficient variable of annual change was -356.38. The average annual change of other liabilities was negative and was ₹-6.34 lakh. The CAGR of annual change of other liabilities was -09.93. The STD was 11.08069 and coefficient variable was 80.39194. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of other liabilities of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

Table No. 4.64
Other Liabilities of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	NA		---
2014-15	4.40	5.32	---
2015-16	5.00	6.05	-3.90
2016-17	5.80	7.01	0.80
2017-18	28.30	34.24	22.50
2018-19	26.90	35.53	-1.40
2019-20	12.30	14.87	-14.60
Total	82.70	100	
Mean	13.78333		-6.34
St. Dev	11.08069		22.59
C V	80.39194		-356.38
C A G R	-0.53409		-09.93
TL(I) (0) Sig: t-st:v: -1.257384		*pv: 0.5563	
TL(I) (1) Sig: t-st:v: -1.210582		*pv: 0.5523	
TL(I) (0) I &T: Sig: t-static value: -1.154958		*pv: 0.8017	

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test revealed that, the significance of p- value (*p) was at 0.5563, 0.5523 and 0.8017 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Shivaganga branch is satisfactory. The table No.4.64 gives details about other liabilities of PKG Bank, Shivaganga Branch from 2013-14 to 2019-20.

vi. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹0.20 lakh and ₹42.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of cash on hand of PKG bank, Shivaganga branch during the study period stood at ₹120.10 lakh and annual average cash on hand was ₹20.01667 lakh. The amount of cash on hand was ₹0.20 lakh (0.17%) in the Year 2014-15 to ₹42.60 lakh (35.47%) in 2016-17, went down to ₹22.60 lakh (18.82 %) in 2017-18 and went up to 25.90 lakh (21.57 %) in 2018-19. The trend became negative and came down to ₹25.50 lakh (21.23 %) in 2019-20. It was upward till 2016-17. The cash on hand of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in 2016-17 and least in 2014-15. The annual change was ₹3.10 lakh in 2015-16, rose to ₹39.30 lakh, but decreased to ₹-20.00 lakh in 2017-18, but got momentum and increased to ₹3.30 lakh 2018-19 and became negative and was ₹-0.40 lakh in 2019-20. The annual change of cash on hand of the branch was positive and was ₹3.10 lakh and it was ₹39.30 lakh respectively in 2015-16 and 2016-17 respectively but became negative ₹-20.00 in 2018-19 and ₹-0.40 lakh in 2019-20. The annual change of cash on hand of PKG Bank, Shivaganga Branch was not satisfactory.

Standard Deviation of cash on hand was 15.83356 and coefficient variable was 79.10189. The CAGR of cash on hand was 20.25. The mean of annual change of cash on hand was ₹5.06 lakh. The CAGR of annual change of cash on hand was -1.03. The coefficient variable and STD of annual change was 423.54 and 21.43 respectively. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of cash on hand of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations.

Table No. 4.65
Cash on Hand of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	NA		----
2014-15	0.20	0.17	----
2015-16	3.30	2.75	3.10
2016-17	42.60	35.47	39.30
2017-18	22.60	18.82	-20.00
2018-19	25.90	21.57	3.30
2019-20	25.50	21.23	-0.40
Total	120.10	100	
Mean	20.01667		5.06
St. Dev	15.83356		21.43
C V	79.10189		423.54
C A G R	20.25		-1.03
TL(I) (0) Sig: t-st:v: -3.934455			*pv: 0.0402
TL(I) (1) Sig: t-st:v: -1.266895			*pv: 0.5294
TL(I) (0) I &T: Sig: t-static value: -1.596665			*pv: 0.6743

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test revealed that, the significance of p- value (*p) was at 0.0402, 0.5294 and 0.6743 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). So it is near to the expectation and null hypothesis is accepted. Details are clear from table No. 4.65.

vii. Net Advances

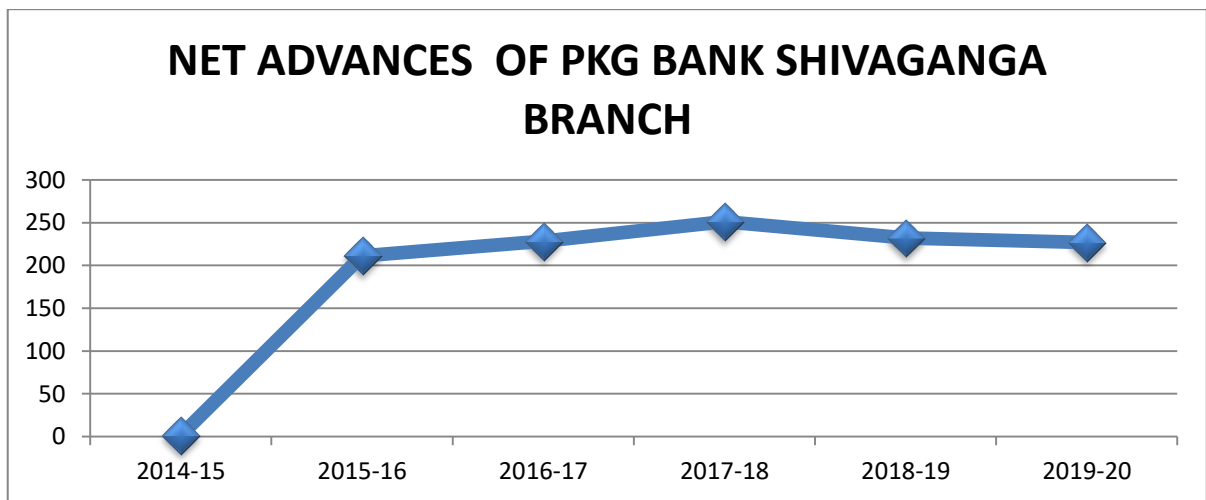
Total amount of net advances of the Pragathi Krishna Grameen Bank, Shivaganga branch varied between ₹0.20 lakh and ₹42.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of net advances of PKG bank, Shivaganga branch during the study period stood at ₹120.10 lakh and annual average was ₹20.01667 lakh. Net advances of PKGB Shivaganga branch was ₹0.20 lakh (0.17%) in 2014-15 went up to ₹42.60 lakh (35.47%) in 2016-17, to 25.90 lakh (21.57 %) in 2018-19 and slightly declined to ₹25.50 lakh (21.23 %) in 2019-20. It was upward till 2016-17. The net advances of Pragathi Krishna Grameen Bank, Shivaganga branch was highest in

2016-17 and lowest in 2014-15. Annual change got momentum and increased to ₹3.30 lakh 2018-19 and became negative and was ₹-0.40 lakh in 2019-20. The annual change of net advances of the branch was positive and was ₹3.10 lakh and it was ₹39.30 lakh respectively in 2015-16 and 2016-17 respectively but became negative ₹-20.00 in 2018-19 and ₹ -0.40 lakh in 2019-20. The annual change of net advances of PKG Bank, Shivaganga Branch was not satisfactory. Coefficient variable was 79.10189 and Standard Deviation was 15.83356. The STD of annual change of net advances was 21.43 and coefficient variable of annual change was 423.54. The C A G R was 20.25. The average annual change of net advances was ₹5.06 lakh. The CAGR of annual change of net advances was -1.03. Since, there was a wider gap between the set up values of

Table No. 4.66
Net Advances of PKGB, Shivaganga Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	1.90	0.17	---
2015-16	211.06	18.33	209.16
2016-17	228.40	19.84	17.34
2017-18	251.20	21.82	22.80
2018-19	231.90	20.14	-19.30
2019-20	226.90	19.71	-5.00
Total	1151.36	100	
Mean	191.8933		45.00
St. Dev	93.95834		93.33
C V	48.96384		207.40
C A G R	18.90351		-1.00
TL(I) (0) Sig: t-st:v: -89.37486		*pv: 0.0001	
TL(I) (1) Sig: t-st:v: -44.75403		*pv: 0.0001	
TL(I) (0) I &T: Sig: t-static value: -52.76278		*pv: 0.0001	

Source: Balance Sheets of PKGB Shivaganga Branch (TL- Test Level, I&T-Intercept and Trend)



Standard Deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Shivaganga branch had more variations. ADF test revealed that, significance of *p-value at 0.0001, 0.0001 and 0.0001 at “0”, ‘1’ and ‘0’ Intercept and Trend respectively i.e the significance of p-values at various levels are less than one. Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Shivaganga branch is satisfactory. The table No. 4.66 gives details about net advances of PKG Bank, ShivagangaBranch from 2013-14 to 2019-20.

xi. Income and Expenditure of PKG Bank Shivaganga Branch

The data related to income and expenditure of Pragathi Krishna Grameen Bank, Shivaganga branch reflects that, the bank’s income has exceeded expenditure. Income of Shivaganga stood at ₹188.50 lakh in 2014-15, came down to ₹129.30 lakh in 2018-19 went up to ₹ 243.56 lakh in 2019-20. The Expenditure of PKGB, Shivaganga branch stood at ₹113.90 lakh in 2014-15, came down to ₹ 64.54 lakh in 2018-19, rose to ₹ 128.50 lakh in 2019-20. Total income of Shivaganga branch was ₹ 491.36 lakh and Expenditure ₹ 306.94 lakh. The Pragathi Krishna Grameen Bank, Shivaganga branch has not provided information related to income and expenditure. Therefore the performance of the branch could not be studied properly and was not satisfactory.

14. Talya Branch

Talya is a village in Holalkere taluka and 17.9 KMs away from taluka head quarter, Holakere. The population of Talya was 2670 in 2021. The Talya branch of Pragathi Krishna Grameena Bank was established in March, 1982 and functioning with 05 employees. The performance analysis of Talya branch has discussed in this part.

i. Demand Deposits

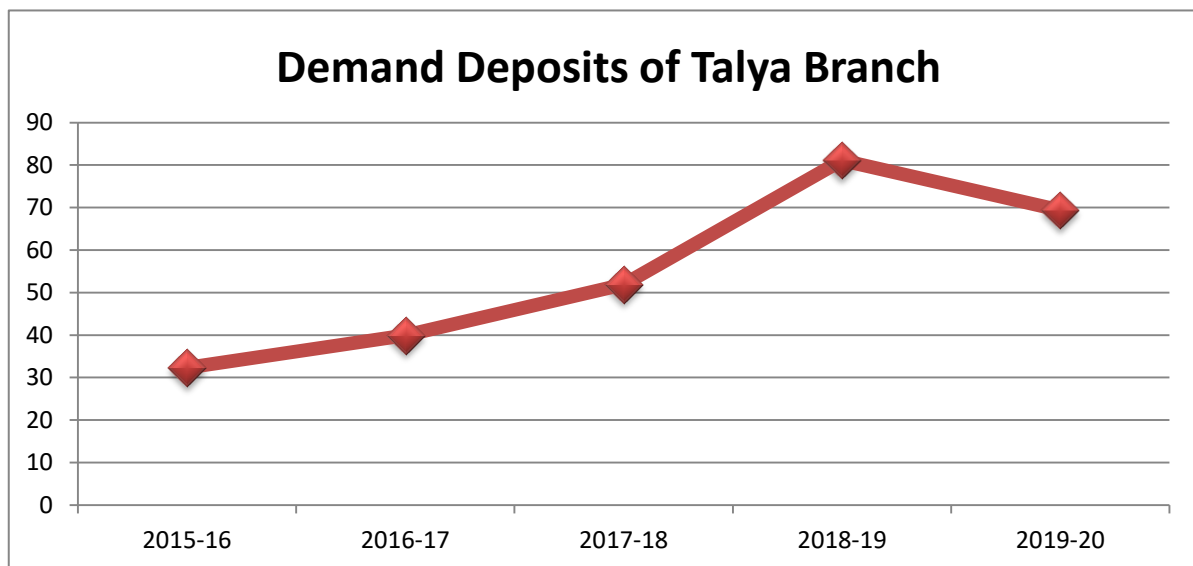
Data relating to demand deposits of the Pragathi Krishna Grameen Bank, Talya branch for the Year 2013-14 and 2014-15 was not available. Total amount of demand deposits of the branch varied between ₹32.30 lakh and ₹69.40 lakh during the study period i.e 2013-14 to 2019-20 and shown upward trend. During the study period the total amount of demand deposits of PKG bank, Talya branch was ₹274.61 lakh and mean of demand deposits was ₹54.922 lakh. The DDs were ₹32.30 lakh (11.76 %) in 2015-16 increased to ₹81.11 lakh (29.54 %) in 2018-19 and went down to ₹69.40 lakh (25.27%) in 2019-20. The trend was upward till 2018-19 later declined. The demand deposits of Pragathi Krishna Grameen Bank, Talya branch was highest in 2018-19 and lowest in 2015-16. The annual change of demand deposits was ₹7.60 lakh in 2016-17, increased to ₹12.00 lakh in 2017-18, to ₹29.21 lakh 2018-19 and became negative and was ₹-11.71 lakh in 2019-20. The annual change of demand deposits of PKG Bank, Talya Branch was partially satisfactory.

The CAGR was -0.57028. STD of annual change of demand deposits was 16.81 and coefficient variable of annual change was 181.27. The average annual change of demand deposits was negative i.e ₹9.275 lakh. The CAGR of annual change of demand deposits was -1.3852. Coefficient variable was 36.88982 and STD was 20.26062. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

Table No. 4.67
Demand Deposits of PKGB, Talya Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2015-16	32.30	11.76	----
2016-17	39.90	14.53	7.60
2017-18	51.90	18.90	12.00
2018-19	81.11	29.54	29.21
2019-20	69.40	25.27	-11.71
Total	274.61	100	
Mean	54.922		9.275
St. Dev	20.26062		16.81
C V	36.88982		181.27
C A G R	-0.57028		-1.3852
TL(I) (0) Sig: t-st:v: -1.089367			*pv: 0.6012
TL(I) (1) Sig: t-st:v: -2.595348			*pv: 0.1682
TL(I) (0) I &T: Sig: t-static value: -3.072015			*pv: 0.2730

Source: Balance Sheets of PKGB Talya Branch(TL- Test Level, I&T-Intercept and Trend)



The A D F Test revealed that, the significance of p- value (*p) was at 0.6012, 0.1682 and 0.2730 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it

is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No. 4.67 gives details about demand deposits of PKG Bank, Talya Branch from 2013-14 to 2019-20.

ii. Savings Bank Deposits

Data relating to savings bank deposits of the Pragathi Krishna Grameen Bank, Talya branch for the Year 2013-14 and 2014-15 was not available. Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Talya branch varied between ₹443.60 lakh and ₹683.30 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of savings bank deposits of PKG bank, Talya branch during the period of study was at ₹2765.20 lakh and mean of savings bank deposits was ₹553.04 lakh. The deposits were ₹443.60 lakh (16.04 %) in 2015-16 rose to ₹557.90 lakh (20.18 %) in 2016-17, to ₹568.90 lakh (20.57 %) in 2018-19 and to ₹683.30 lakh (24.71 %) in 2019-20. The trend was upward and partially fluctuating during the study period. The savings bank deposits of Pragathi Krishna Grameen Bank, Talya branch was highest in 2019-20 and lowest in 2015-16. The annual change of savings bank deposits was ₹114.30 lakh, ₹-46.40 lakh ₹57.40 lakh, ₹114.40 lakh in 2016-17, in 2017-18, in 2018-19 and in 2019-20 respectively. Annual change of savings bank deposits of PKG Bank, Talya Branch was satisfactory.

Standard Deviation of savings bank deposits was 244.7042 and coefficient variable was 54.53951. The CAGR of savings bank deposits was 145.0208. The Standard Deviation and coefficient variable of annual change was 204.51 and 146.06. The Mean of annual change of savings bank deposits was i.e ₹140.02 lakh. The CAGR of annual change of savings bank deposits was -0.97. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of savings bank deposits of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

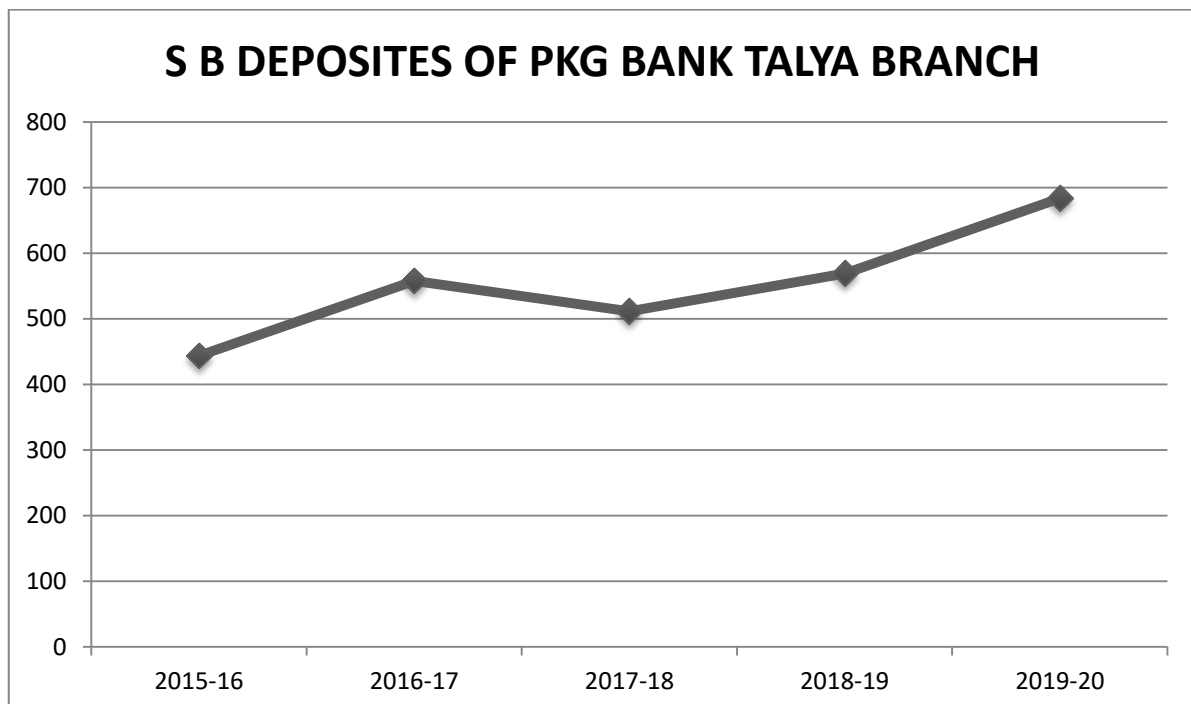
The A D F Test revealed that, the significance of p- value (*p) was at 0.6545 0.0402, 0.2361 0.5294 and 0.4624 0.6743 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null

hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No.4.68 gives details about savings bank deposits of PKG Bank, Talya Branch from 2013-14 to 2019-20.

Table No. 4.68
Savings Deposits of PKGB, Talya Branch From 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2015-16	443.60	16.04	----
2016-17	557.90	20.18	114.30
2017-18	511.50	20.57	-46.40
2018-19	568.90	20.57	57.40
2019-20	683.30	24.71	114.40
Total	2765.20	100	
Mean	553.04		59.93
St. Dev	87.96		75.80
C V	15.90		126.49
C A G R	-0.69		-0.75
TL(I) (0) Sig: t-st:v: -0.937836		*pv: 0.6545	
TL(I) (1) Sig: t-st:v: -2.171302		*pv: 0.2361	
TL(I) (0) I &T: Sig: t-static value: -2.32384		*pv: 0.4624	

Source: Balance Sheets of PKGB Talya Branch (TL- Test Level, I&T-Intercept and Trend)



iii. Term Deposits

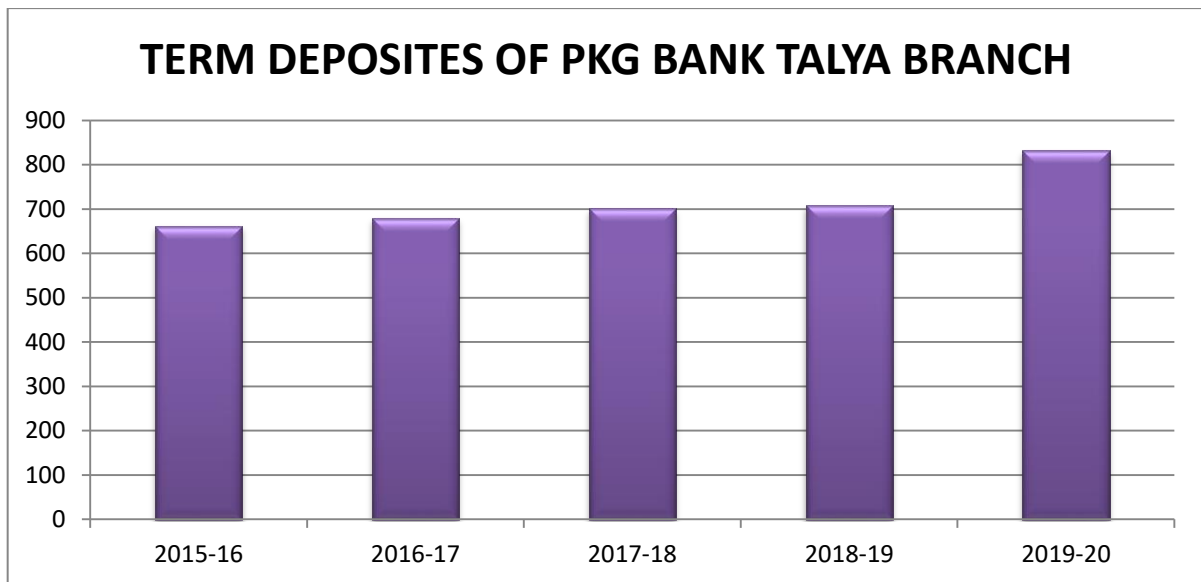
Data relating to term deposits of the Pragathi Krishna Grameen Bank, Talya branch for the Year 2013-14 and 2014-15 was not available. Total amount of term deposits of the Pragathi Krishna Grameen Bank, Talya branch varied between ₹661.20 lakh and ₹831.70 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of term deposits of PKG bank, Talya branch during the study period stood at ₹3580.20 lakh and average annual term deposits was ₹716.04 lakh. The deposited sum was ₹661.20 lakh (18.47 %) in 2015-16 gone up to ₹707.40 lakh (19.76 %) in 2018-19 and to ₹831.70 lakh (23.23 %) in 2019-20. The trend was upward during the study period. The term deposits of Pragathi Krishna Grameen Bank, Talya branch was highest in 2019-20 and lowest in 2015-16. The annual change of term deposits was ₹18.20 lakh in 2016-17, went down to ₹6.90 lakh 2018-19 and rose to ₹124.30 lakh in 2019-20. The annual change of TDs of PKG Bank, Talya Branch was satisfactory.

Standard Deviation of term deposits was 67.16 and coefficient variable was 9.38. The CAGR of term deposits was -0.75. The Standard Deviation and coefficient variable were 54.79 and 128.55 respectively. The Mean annual change of term deposits was i.e ₹42.63 lakh. The CAGR of annual change of term deposits was 0.71. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

Table No. 4.69
Term Deposits of PKGB, Talya Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2015-16	661.20	18.47	----
2016-17	679.40	18.98	18.20
2017-18	700.50	19.57	21.10
2018-19	707.40	19.76	6.90
2019-20	831.70	23.23	124.30
Total	3580.20	100	
Mean	716.04		42.63
St. Dev	67.16		54.79
C V	9.38		128.55
C A G R	-0.75		0.71
TL(I) (0) Sig: t-st:v: -0.942508			*pv: 0.9749
TL(I) (1) Sig: t-st:v: -40.21353			*pv: 0.0000
TL(I) (0) I &T: Sig: t-static value: -43.99425			*pv: 0.0001

Source: Balance Sheets of PKGB, Talya Branch (TL- Test Level, I&T-Intercept and Trend)



The A D F Test revealed that, the significance of p- value (*p) was at 0.9749, 0.0000 and 0.0001 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). So it is near to the expectation and null hypothesis is accepted and for this reason, the null hypothesis is accepted and it is proved

that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No. 4.69 gives details about term deposits of PKG Bank, Talya Branch from 2013-14 to 2019-20.

i. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Talya branch varied between ₹5.20 lakh and ₹31.50 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Talya branch was ₹103.20 lakh and mean of reserve funds was ₹20.64 lakh. The reserve funds were ₹ 5.20 lakh (5.04 %) in 2015-16 rose to ₹31.50 lakh (30.52 %) in 2017-18 and decreased to ₹21.50 lakh (20.83 %) in 2019-20. The trend was fluctuating. Reserve funds of Pragathi Krishna Grameen Bank, Talya branch was highest in 2017-18 and lowest in 2015-16. The annual change of reserve funds of the branch was ₹14.50 lakh in 2016-17 and ₹11.80 lakh in 2017-18 came down and became negative i.e ₹-6.20 lakh in 2018-19 and to ₹-3.80 lakh. The annual change of reserve funds of PKG Bank, Talya Branch was not satisfactory.

**Table No. 4.70
Reserves Deposits of PKGB, Talya Branch from 2013-14 to 2019-20**

(₹ in lakh)

Year	Reserves	% to Total	Annual change
2015-16	5.20	5.04	---
2016-17	19.70	19.09	14.50
2017-18	31.50	30.52	11.80
2018-19	25.30	24.52	-6.20
2019-20	21.50	20.83	-3.80
Total	103.20	100	
Mean	20.64		4.075
St. Dev	9.742587		10.58
C V	47.20246		259.68
C A G R	-0.17308		-1.06552
TL(I) (0) Sig: t-st:v: -5.641619		*pv: 0.0161	
TL(I) (1) Sig: t-st:v: -2.306634		*pv: 0.2108	
TL(I) (0) I & T: Sig: t-static value: -3.006187		*pv: 0.2800	

Source: Balance Sheets of PKGB, Talya Branch (TL- Test Level, I&T-Intercept and Trend)

The CAGR was -0.17308. Standard Deviation of was 9.742587 and coefficient variable was 47.20246. The STD and coefficient variable of annual change of reserve funds was 259.68 and 10.58. The average annual change of reserve funds was ₹4.075 lakh. The CAGR of annual change of reserve funds was -1.06552. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of reserve funds of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.0161, 0.2108 and 0.2800 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (* $p < 1$). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No.4.70 gives details about reserve fundsofPKG Bank, TalyaBranch from 2013-14 to 2019-20.

iv. Other Liabilities

Total amount of other liabilitiesof the Pragathi Krishna Grameen Bank, Talya branch varied between ₹4.40 lakh and ₹11.90 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of other liabilities of PKG bank, Talya branch during the study period stood at ₹36.00 lakh and the annual average was ₹7.20 lakh. The trend was increasing throughout the study period. Other liabilities of Pragathi Krishna Grameen Bank, Talya branch was highest in 2019-20 and least in 2015-16. The annual change of other liabilities of PKG Bank, Talya Branch was satisfactory.

**Table No. 4.71
Other Liabilities of PKGB, Talya Branch from 2013-14 to 2019-20**

(₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2015-16	4.40	12.22	----
2016-17	5.40	15.00	1.00
2017-18	6.90	19.17	1.50
2018-19	7.40	20.56	0.50
2019-20	11.90	33.06	4.50
Total	36.00	100	
Mean	7.20		1.875
St. Dev	2.885308		1.80
C V	40.07372		95.84
C A G R	-0.45909		0.125
TL(I) (0) Sig: t-st:v: -0.450553 *pv: 0.9459			
TL(I) (1) Sig: t-st:v: -6.419892 *pv: 0.0198			
TL(I) (0) I & T: Sig: t-static value: -6.506123 *p:-v: 0.0560			

Source: Balance Sheets of PKGB, Talya Branch (TL- Test Level, I&T-Intercept and Trend)

The STD and CV of other liabilities was 2.885308 and 40.07372 respectively. The CAGR was -0.45909. The STD of other liabilities was 1.80 and coefficient variable of annual change was 95.84. The average annual change of other liabilities was ₹1.875 lakh. The CAGR of annual change of other liabilities was 0.125. Since, there is a wider gap between the set up values of standard deviation and mean, the growth of other liabilities of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.9459, 0.0198 and 0.0560 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No. 4.71 gives details about other liabilities of PKG Bank, Talya Branch from 2013-14 to 2019-20.

v. Cash on Hand

Data relating to cash on hand of the Pragathi Krishna Grameen Bank, Talya branch for the Year 2013-14 and 2014-15 was not available. Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Talya branch varied between ₹3.40 lakh and ₹38.50 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of cash on hand of PKG bank, Talya branch was ₹91.80 lakh and mean of cash on hand was ₹18.36 lakh during the period. The amount of cash on hand was ₹3.40 lakh (3.70 %) in 2015-16 went up to ₹38.50 lakh (41.94 %) in 2017-18, declined to ₹11.30 lakh (12.31 %) in 2018-19. It was ₹12.40 lakh (13.51 %) in 2019-20. The trend was fluctuating during the study period. The cash on hand of Pragathi Krishna Grameen Bank, Talya branch was highest in 2017-18 and lowest in 2015-16. The annual change of cash on hand was ₹22.80 lakh in 2016-17 decreased to ₹1.10 lakh in 2019-20. The annual change of cash on hand of PKG Bank, Talya Branch was satisfactory.

Standard Deviation of cash on hand was 13.93 and coefficient variable was 7.59. The CAGR of cash on hand was -0.27. The STD of annual change of was 21.54 and CV of annual change was -0.99. Mean annual change of cash on hand was i.e ₹42.63 lakh. The CAGR of annual change of cash on hand was 0.71. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of cash on hand of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

Table No. 4.72
Cash on Hand of PKGB, Talya Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2015-16	3.40	3.70	---
2016-17	26.20	28.54	22.80
2017-18	38.50	41.94	12.30
2018-19	11.30	12.31	-27.20
2019-20	12.40	13.51	1.10
Total	91.80	100	
Mean	18.36		2.25
St. Dev	13.93		21.54
C V	7.59		-0.99
C A G R	-0.27		-0.98794
TL(I) (0) Sig: t-st:v: -2.979351 *pv: 0.9459			
TL(I) (1) Sig: t-st:v: -1.753866 *pv: 0.3357			
TL(I) (0) I & T: Sig: t-static value: -2.268397 *pv: 0.3932			

Source: Balance Sheets of PKGB, Talya Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test revealed that, the significance of p- value (*p) was at 0.1134, 0.3357 and 0.3932 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Hence, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No. 4.72 gives details about cash on hand of PKG Bank, Talya Branch from 2013-14 to 2019-20.

vi. Net Advances

Data relating to net advances of the Pragathi Krishna Grameen Bank, Talya branch for the Year 2013-14 and 2014-15 was not available. Total amount of net advances of the Pragathi Krishna Grameen Bank, Talya branch varied between ₹ 150.71lakh and ₹ 197.91lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. During the study period the total amount of net advances of PKG bank, Talya branch was ₹888.69 lakh and mean of net advances was ₹177.74 lakh. The the branch advanced ₹ 150.71 lakh (16.96 %) in 2015-16, ₹176.49 lakh (19.86 %) in 2016-17, ₹176.49 lakh (19.86 %) in 2017-18, ₹197.91 lakh (22.27 %) in 2018-19. The advanced amount declined

to ₹170.15 lakh (19.15 %) in 2019-20. The trend was upward till 2018-19. The net advances of Pragathi Krishna Grameen Bank, Talya branch was highest in 2017-18 and minimum in 2015-16. The annual change was ₹25.78 lakh in 2016-17, came down to ₹-27.76 lakh in 2019-20. The functioning of PKG Bank, Talya Branch was satisfactory.

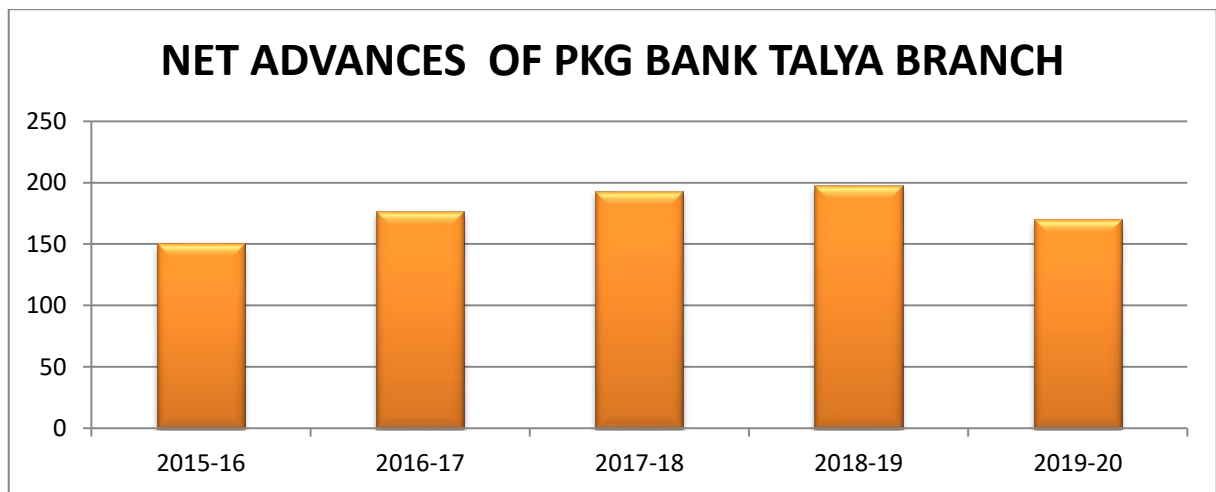
Coefficient variable and Standard Deviation of net advances was 18.99 and 10.69 respectively. The CAGR of net advances was -0.77. The coefficient variable and Standard Deviation and of annual change was 482.23 and 23.44 respectively. Average annual change of net advances was i.e ₹4.86 lakh. The CAGR of annual change of net advances was -1.27. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Talya branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.2221, 0.9881 and 0.9973 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1).

Table No. 4.73
Net Advances of PKGB, Talya Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Net Advances	% to Total	Annual change
2015-16	150.71	16.96	---
2016-17	176.49	19.86	25.78
2017-18	193.43	21.77	16.94
2018-19	197.91	22.27	4.48
2019-20	170.15	19.15	-27.76
Total	888.69	100	
Mean	177.74		4.86
St. Dev	18.99		23.44
C V	10.69		482.23
C A G R	-0.77		-1.27
TL(I) (0) Sig: t-st:v: -2.223414		*pv: 0.2221	
TL(I) (1) Sig: t-st:v: 1.863158		*pv: 0.9881	
TL(I) (0) I &T: Sig: t-static value: 2.399698		*pv: 0.9973	

Source: Balance Sheets of PKGB, Talya Branch (TL- Test Level, I&T-Intercept and Trend)



For this reason, the null hypothesis is accepted and it is proved that the general performance Pragathi Krishna Grameen Bank, Talya branch is satisfactory. The table No. 4.73 gives details about the net advances of PKG Bank, Talya Branch from 2013-14 to 2019-20.

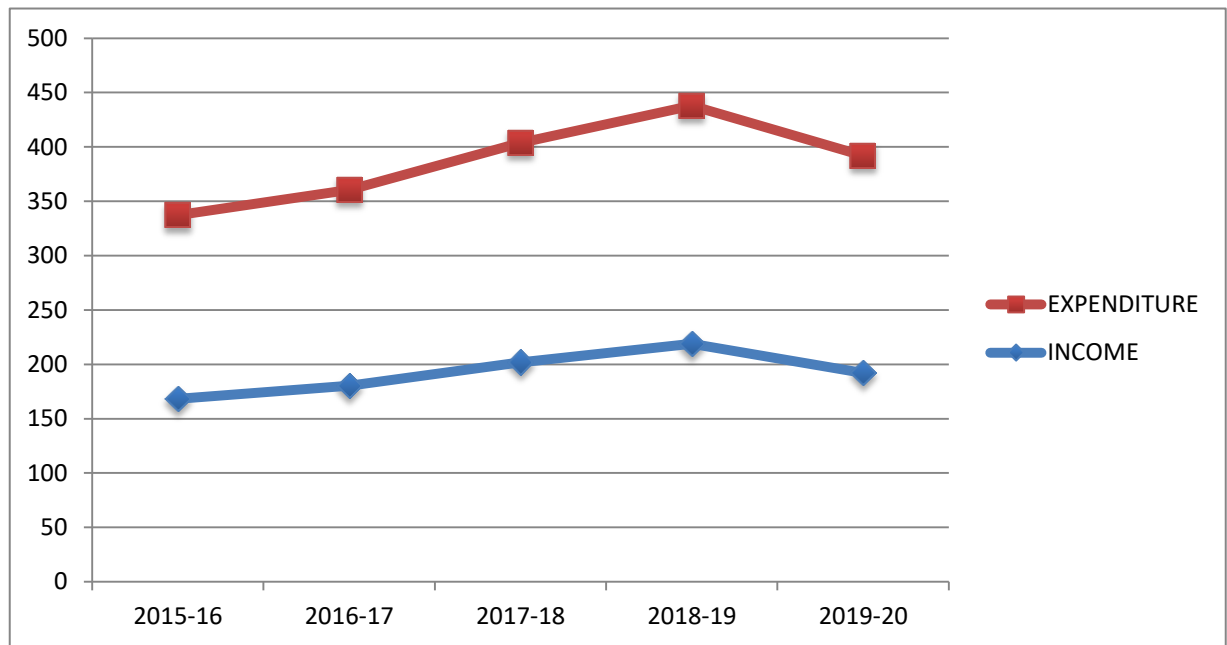
xii. Income and Expenditure of PKG Bank Talya Branch

The income and expenditure of Pragathi Krishna Grameen Bank, Talya branch were almost balanced. Income of Talya was ₹168.30 lakh in 2015-16, rose to ₹180.30 lakh to ₹ 201.86 lakh 218.90 lakh in 2016-17, in 2017-18 and to in 2018-19 respectively but declined to 192.20 lakh. The income of Pragathi Krishna Grameen Bank, Talya branch was ₹168.80 lakh in 2015-16, increased to ₹ 180.30 lakh in 2016-17, to ₹ 201.86 lakh in 2017-18, to 218.90 lakh in 2018-19 but declined to 199.70 lakh. The total income of Talya branch was ₹ 961.56 lakh and Expenditure ₹ 969.56 lakh. The branch balanced income and Expenditure in the Year 2018-19, 2017-18 and 2016-17. The Pragathi Krishna Grameen Bank, Talya branch has not provided information related to income and expenditure for the Year 2013-14 and 2014-15. Therefore the performance of the branch could not be studied properly. The table No. 4.74 gives details about income earned by PKG Bank, Shivaganga Branch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.74
Income and Expenditure of PKG Bank, Talya Branch from 2013-14 to 2019-20
 (₹ in Lakh)

Year	Income	Annual change	Expenditure	Annual change	Difference + or -
2015-16	168.30	----	168.80	----	-0.50
2016-17	180.30	12.00	180.30	11.50	00.00
2017-18	201.86	21.56	201.86	21.56	00.00
2018-19	218.90	17.04	218.90	17.04	00.00
2019-20	192.20	-26.70	199.70	-19.20	-7.50
TOTAL	961.56		969.56		-8.00
AVERAGE	192.312	5.975	193.912	7.725	
STD	19.48694	22.13054	19.60211	18.41542	
CV	10.13298	370.3856	10.10877	238.3873	
CAGR	-0.7716	-1.55625	-0.76339	-1.41739	

Source: Balance Sheets of PKGB, Talya Branch



Pragathi Krishna Grameen Bank in Hosadurga Taluka

Total three branches of Pragathi Krishna Grameen Bank in Hosadurga Taluka have been studied in this part.

11 BagurBranch

Bagur is a village in Hosadurga taluka and 10.9 KMs away from taluka head quarter, Hosadurga. The population of Bagur was 2806 in 2021. The Bagur branch of Pragathi Krishna Grameen Bank was established in March, 1984 and functioning with 08 employees. The performance analysis of Bagur branch has been discussed in this part. The data for the Year 2018-19 was not available.

i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Bagur branch varied between ₹76.40 lakh and ₹168.60 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Bagur branch was at ₹542.10 lakh and mean of demand deposits was ₹108.42 lakh during the period. The amount of demand deposits was ₹168.60 lakh (31.10 %) in 2013-14 declined to ₹100.60 lakh (18.56 %) in 2014-15, to ₹76.40 lakh (14.09 %) in 2017-18 but gone up to ₹77.90 lakh (14.37 %) in 2019-20. The trend was fluctuating. Demand deposits of Pragathi Krishna Grameen Bank, Bagur branch was lowest in 2017-18 and highest in 2013-14. The annual change of of PKGB, Bagur was ₹-68.00 lakh in 2014-15 elevated to ₹18.00 lakh in 2015-16.

Standard Deviation was 37.89185 and CV was 34.94913. The CAGR of net advances was 2.234282. The STD of annual change was 39.47348, CV of annual change was -174.084 and average annual change of demand deposits was -22.675. The CAGR of annual change of demand deposits was -1.00551. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

Table No. 4.75
Demand Deposits of PKGB, Bagur Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	168.60	31.10	---
2014-15	100.60	18.56	-68.00
2015-16	118.60	21.88	18.00
2016-17	NA	---	---
2017-18	76.40	14.09	-42.20
2018-19	NA	---	---
2019-20	77.90	14.37	1.50
Total	542.10	100	
Mean	108.42		-22.675
St. Dev	37.89185		39.47348
C V	34.94913		-174.084
C A G R	2.234282		-1.00551
TL(I) (0) Sig: t-st:v: -0.585631 *pv: 0.3684			
TL(I) (1) Sig: t-st:v: -0.585631 *pv: 0.6627			

Source: Balance Sheets of PKGB, Bagur Branch (TL- Test Level, I&T-Intercept and Trend)

The A D F Test revealed that, the significance of p- value (*p) was at 0.3684 0.0402, and 0.6627 at different levels (“0’ and at level ‘1’ respectively) and was less than one (*pv<1). So it is near to the expectation and null hypothesis is accepted. So, the null hypothesis is accepted. The table No.4.75 gives details about other liabilities of PKG Bank, Bagur Branch from 2013-14 to 2019-20.

ii. Savings Bank

Total amount of Savings bank deposits of the Pragathi Krishna Grameen Bank, Bagur branch varied between ₹335.90 lakh and ₹743.30 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of Savings bank deposits of PKG bank, Bagur branch during the period stood at ₹2411.50 lakh and average per year savings bank was ₹482.30 lakh. The amount of Savings bank deposits was ₹335.90 lakh (13.92 %) in 2013-14 increased to ₹344.20 lakh (14.27 %) in 2014-15, to ₹423.50 lakh (17.56 %)

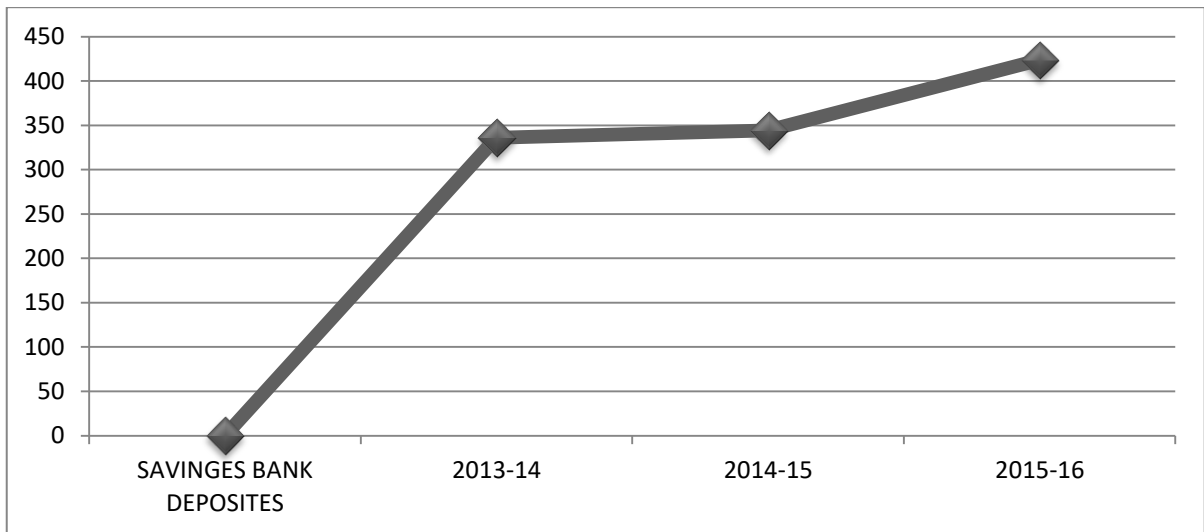
in 2015-16, to ₹564.60 lakh (23.41 %) in 2017-18 and to ₹743.30 lakh (30.82 %) in 2019-20. The trend was fluctuating. Savings bank deposits of Pragathi Krishna Grameen Bank, Bagur branch was highest in 2019-20 and lowest in 2013-14. The annual change of Savings bank deposits of the branch was ₹8.30 lakh in 2014-15 elevated to ₹79.30 lakh to ₹141.10 lakh and to ₹178.70 lakh in 2015-16, 2017-18 and in 2019-20.

The STD was 172.3777 and coefficient variable was 35.74077. The CAGR of Savings bank deposits was -0.55743. The coefficient variable of annual change was 73.26933 and STD was 74.62482. Average annual change of Savings bank deposits was ₹ 101.85 lakh. The CAGR of annual change of Savings bank deposits was -4.38258. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of Savings bank deposits of the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

Table No. 4.76
Savings Deposits of PKGB, Bagur Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	335.90	13.92	---
2014-15	344.20	14.27	8.30
2015-16	423.50	17.56	79.30
2016-17	NA	---	---
2017-18	564.60	23.41	141.10
2018-19	NA	---	---
2019-20	743.30	30.82	178.70
Total	2411.50	100	
Mean	482.30		101.85
St. Dev	172.3777		74.62482
C V	35.74077		73.26933
C A G R	-0.55743		4.38258
TL(I) (0) Sig: t-st:v: 1.272353		*pv: 0.8629	
TL(I) (1) Sig: t-st:v: 1.272353		*pv: 0.4241	

Source: Balance Sheets of PKGB, Bagur Branch (TL- Test Level, I&T-Intercept and Trend)



The Augmented Dickey-Fuller (ADF) test has shown the significance of p- value (*p) was at 0.8629 and 0.4241 at different levels (at “0”, and at level ‘1’ respectively) and was less than one (* $p < 1$). So it is near to the expectation of null hypothesis and the general performance of Bagur branch of Pragathi Krishna Grameen Bank is satisfactory. The table No. 4.76 given below gives details of other Savings Bank Deposits of Bagur branch during the study period.

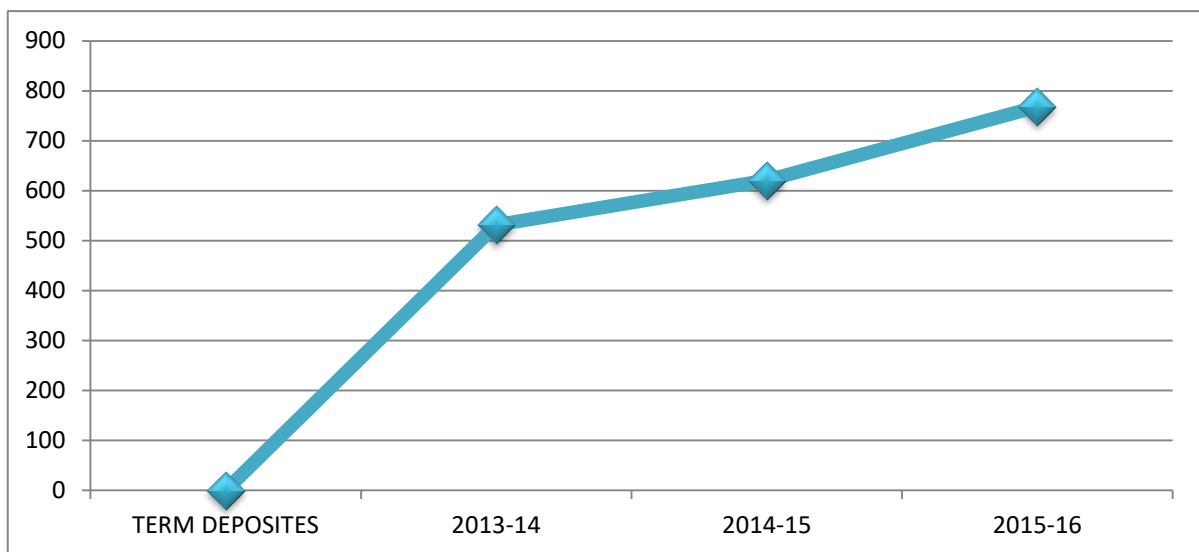
iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Bagur branch varied between ₹335.90 lakh and ₹743.30 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of term deposits of PKG bank, Bagur branch during the study duration stood at ₹2411.50 lakh and average yearly savings bank was ₹482.30 lakh. The amount of term deposits was ₹335.90 lakh (13.92 %) in 2013-14 went up to ₹344.20 lakh (14.27 %) in 2014-15, to ₹423.50 lakh (17.56 %) in 2015-16, to ₹564.60 lakh (23.41 %) in 2017-18 and to ₹743.30 lakh (30.82 %) in 2019-20. The trend was fluctuating. Term deposits of Pragathi Krishna Grameen Bank, Bagur branch was highest in 2019-20 and lowest in 2013-14. The annual change of term deposits of the branch was ₹8.30 lakh in 2014-15 rose to ₹ 79.30 lakh in 2015-16, to ₹141.10 lakh in 2017-18 and to ₹178.70 lakh in 2019-20.

Table No. 4.77
Term Deposits of PKGB, Bagur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	531.70	24.62	---
2014-15	620.60	28.74	106.9
2015-16	768.07	35.57	147.47
2016-17	NA	---	----
2017-18	109.60	50.08	-658.47
2018-19	NA	---	----
2019-20	129.40	5.99	19.8
Total	2159.37	100	
Mean	431.874		-96.075
St. Dev	297.4733		378.6943
C V	68.87966		-394.165
C A G R	-0.95133		-0.9537
TL(I) (0) Sig: t-st:v: 6.810260 *pv: 0.9933			
TL(I) (1) Sig: t-st:v: 6.810260 *pv: 0.0928			

Source: Balance Sheets of PKGB, Bagur Branch (TL- Test Level, I&T-Intercept and Trend)



The CAGR, CV and STD of term deposits were -0.55743, 35.74077 and 172.3777 respectively. The STD of annual change of term deposits was 74.62482 and coefficient variable of annual change was 73.26933. The average annual change of term deposits was

₹101.85. The CAGR of annual change of term deposits was -4.38258. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the significance of p- value (*p) was at 0.9933 0.8629 and 0.0928 0.4241 at different levels (at “0”, and at level ‘1’ respectively) and was less than one (*pv<1). So it is near to the expectation of null hypothesis and the general performance of Bagur branch of Pragathi Krishna Grameen Bank (Karnataka Grameen Bank) is satisfactory. The table No. 4.77 given below gives details of other term deposits of Bagur branch during the study period.

iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Bagur branch varied between ₹3.70 lakh and ₹603.50 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Bagur branch during the study period stood at ₹633.90 lakh and average annual reserve funds was ₹105.65 lakh. The amount of reserve funds was ₹7.30 lakh (1.15 %) in 2013-14 rose to ₹5.90 lakh (0.93 %) in 2015-16, to ₹8.90 lakh (1.40 %) in 2016-17 again to ₹ 4.60 lakh (0.73 %) in 2017-18. Data for the Year 2017-18 was not offered. The reserve funds of the branch rose to ₹603.50 lakh (95.20 %) in 2019-20. The trend was fluctuating. Reserve funds of Pragathi Krishna Grameen Bank, Bagur branch was highest in 2019-20 and lowest in 2014-15. The annual change of reserve funds of the branch was ₹-3.60 lakh in 2014-15 rose to ₹2.20 lakh and to ₹3.00 in 2015-16 and 2016-17 respectively. It was ₹ - 4.30 lakh and increased to ₹598.90 lakh in 2019-20. The annual change of reserve funds of PKG Bank, Bagur Branch was partially satisfactory.

Standard Deviation of reserve funds was 243.9028 and coefficient variable was 243.9028. The CAGR of reserve funds was 12.77854. The Standard Deviation of annual

change of reserve funds was 268.1584 and coefficient variable of annual change was -166636.1. The average annual change of reserve funds was ₹119.24 lakh. The CAGR of annual change of reserve funds was -34.2722. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of reserve funds the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.2087, 0.3357 and 0.4060 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted. Details about reserve funds of PKG Bank, Bagur Branch from 2013-14 to 2019-20 have been given in the table No.4.78.

Table No. 4.78
Reserve Funds of PKGB, BagurBranch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	7.30	1.15	--
2014-15	3.70	0.58	-3.60
2015-16	5.90	0.93	2.20
2016-17	8.90	1.40	3.00
2017-18	4.60	0.73	-4.30
2018-19	NA		NA
2019-20	603.50	95.20	598.90
Total	633.90	100	
Mean	105.65		119.24
St. Dev	243.9028		268.1584
C V	230.8593		-166636.1
C A G R	12.77854		-34.2722
TL(I) (0) Sig: t-st:v: -2.284338		*pv: 0.2087	
TL(I) (1) Sig: t-st:v: -1.754089		*pv: 0.3357	
TL (I) (0) I & T Sig: t-st:v: -2.237430		*pv: 0.4060	

Source: Balance Sheets of PKGB, Bagur Branch (TL- Test Level, I&T-Intercept and Trend)

v. Other Liabilities

Total amount of other liabilities of the Pragathi Krishna Grameen Bank, Bagur branch varied between ₹12.50 lakh and ₹31.00 lakh during the study period i.e 2015-16 to 2019-20 and shown fluctuating trend. Total amount of other liabilities of PKG bank, Bagur branch during the period was at ₹119.60 lakh and average annual was ₹20.22 lakh. It was ₹12.50 lakh (10.45 %) in 2013-14 rose to ₹16.80 lakh (14.05 %) in 2014-15, but declined to ₹12.50 lakh (10.45 %) in 2015-16 rose to ₹ 31.00 lakh (25.92 %) in 2016-17, came down to ₹28.30 lakh (23.66 %) in 2017-18 to ₹18.50 lakh (15.47 %) in 2019-20. The trend was fluctuating. Other liabilities of Pragathi Krishna Grameen Bank, Bagur branch was highest in 2016-17 and lowest in 2013-14 and 2016-17. The annual change was ₹4.30 lakh in 2014-15 declined to ₹-4.30 lakh in 2015-16, but rose to ₹ 18.50 lakh in and 2016-17, decreased to ₹-2.70 lakh in 2017-18 and to ₹-9.80 lakh in 2019-20.

The CAGR of other liabilities was -0.75333. The STD and CV was 7.935406 and 39.24533 respectively. The STD of annual change was 10.90138 and CV of annual change was 908.448. The mean of annual change of other liabilities was ₹1.20 lakh. The CAGR of annual change of other liabilities was -1.45581. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of other liabilities the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

The A D F Test revealed that, the significance of p- value (*p) was at 0.6299, 0.1826 and 0.4190 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted. Details about other liabilities of PKG Bank, Bagur Branch from 2013-14 to 2019-20 have been given in the table No.4.79 gives details.

Table No. 4.79
Other Liabilities of PKGB, Bagur Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Other Liabilities	% to Total	Annual change
2013-14	12.50	10.45	---
2014-15	16.80	14.05	4.30
2015-16	12.50	10.45	-4.30
2016-17	31.00	25.92	18.50
2017-18	28.30	23.66	-2.70
2018-19	NA		NA
2019-20	18.50	15.47	-9.80
Total	119.60	100	
Mean	20.22		1.20
St. Dev	7.935406		10.90138
C V	39.24533		908.448
C A G R	-0.75333		-1.45581
TL(I) (0) Sig: t-st:v: -1.005707 *pv: 0.6299			
TL(I) (1) Sig: t-st:v: -2.484016 *pv: 0.1826			
TL (I) (0) I & T Sig: t-st:v: -2.161179 *pv: 0.4190			

Source: Balance Sheets of PKGB, Bagur Branch (TL- Test Level, I&T-Intercept and Trend)

vi. Income and Expenditure of PKG Bank Bagur Branch

The Income and Expenditure of Pragathi Krishna Grameen Bank, Bagur branch were not balanced. The bank spent less than its income. Income of Bagur was ₹ 491.14 lakh in 2013-14, decreased to ₹ 429.00 lakh in 2014-15, to ₹ 271.96 lakh in 2015-16 and to ₹ 138.20 lakh in 2017-18 increased to ₹ 500.80 lakh in 2018-19 declined to ₹ 356.00 lakh in 2019-20. Data for the Year 2016-17 was not available. The income of Pragathi Krishna Grameen Bank, Bagur branch was ₹ 103.87 lakh in 2013-14, declined to ₹ 67.24 lakh in 2014-15, went up to ₹ 72.60 lakh in 2015-16 and but came down to ₹ 51.50 lakh in 2017-18 but rose to ₹ 63.90 lakh in 2018-19 and to ₹ 150.48 lakh in 2019-20. The trend of both income and Expenditure was fluctuating. The total income of Bagur branch was ₹ 2187.10 lakh and Expenditure was ₹ 509.59 lakh. The branch balanced income and

expenditure in the Year 2018-19, 2017-18 and 2016-17. As per the information provided by the Pragathi Krishna Grameena Bank, Bagur related to income and Expenditure, the bank has controlled Expenditure and earned profit during the study period. Therefore the performance of the branch is satisfactory.

Standard Deviation of income earned by Bagur branch was 140.4445 and coefficient variable was 38.52895. The CAGR of income was -0.87919. The STD and CV of annual change of income was 245.4099 and -55148.3 respectively. The mean of annual change of income was ₹-0.445 lakh. The CAGR of annual change of income was -0.41744. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of income of the Pragathi Krishna Grameen Bank, Bagur branch had more variations.

Table No. 4.80
Income and Expenditure of PKG Bank, Bagur Branch from 2013-14 to 2019-20

(₹ in Lakh)

Year	Income	Annual Change	Expenditure	Annual Change	Difference + or -
2013-14	491.14	----	103.87	----	387.27
2014-15	429.00	-62.14	67.24	-36.63	361.76
2015-16	271.96	-157.04	72.60	5.36	199.36
2016-17	NA	NA	NA	NA	NA
2017-18	138.20	----	51.50	---	86.70
2018-19	500.80	362.20	63.90	12.40	488.40
2019-20	356.00	-144.80	150.48	86.58	269.42
TOTAL	2187.10		509.59		
AVERAGE	364.5167	-0.445	84.93167	16.9275	
STD	140.4445	245.4099	36.5522	51.23209	
CV	38.52895	-55148.3	43.03719	302.656	
CAGR	-0.87919	-0.41744	-0.75854	-1.59091	

Source: Balance Sheets of PKGB, Bagur Branch

Standard Deviation of Expenditure of Bagur branch was 36.5522 and coefficient variable was 43.03719. The CAGR of Expenditure was -0.75854. The CV and STD of annual change was 51.23209 and 43.03719 respectively. The STD was 36.5522 and the average annual Expenditure was ₹84.93167 lakh and the average annual change of Expenditure was ₹16.9275 lakh. The CAGR of Annual Change of Expenditure was -

1.59091. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of Expenditure of the Pragathi Krishna Grameen Bank, Bagur branch had more variations. Since there was no continuity of data series ADF test was not possible. The table No. 4.80 gives details about Expenditure earned by PKG Bank, Bagur Branch and its Expenditure from 2013-14 to 2019-20.

13. Kellodu Branch

Kellodu is a village in Hosadurga taluka and 6.4 KMs away from taluka head quarter, Hosadurga. The population of Kellodu was 1783 in 2021. The Kellodubbranch of Pragathi Krishna Grameen Bank was established in July, 2013 and functioning with 03 employees. The performance analysis of Kellodu branch has discussed in this part. The data for the Year 2013-14 was not available.

i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Kellodu branch varied between ₹2.00 lakh and ₹9.40 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Kellodu branch for the period was at ₹25.10 lakh and average of annual demand deposits was ₹4.183333 lakh. The amount of demand deposits was ₹2.70 lakh (10.76 %) in 2014-15, rose to ₹9.40 lakh (37.45 %) in 2015-16, decreased to 3.00 lakh (11.95 %) in 2016-17, to ₹2.00 lakh (7.97 %) in 2017-18 and 2018-19, went up to ₹6.00 lakh (23.90 %) 2019-20. The trend was fluctuating. Demand deposits of Pragathi Krishna Grameen Bank, Kellodu branch were highest in 2015-16 and lowest in 2017-18. The annual change in 2015-16 was ₹6.70 lakh, declined to ₹-6.40 lakh, to ₹-1.00 lakh ₹0.00 lakh in 2016-17, in 2017-18, became in 2018-19 respectively. The amount was ₹4.00 lakh in 2019-20.

Standard Deviation, CV and CAGR of demand deposits were 2.954601, 70.62791 and 0.62963 respectively, The C A G R of demand deposits was -.The Standard Deviation of annual change of demand depositswas 5.016772and coefficient variable of demand

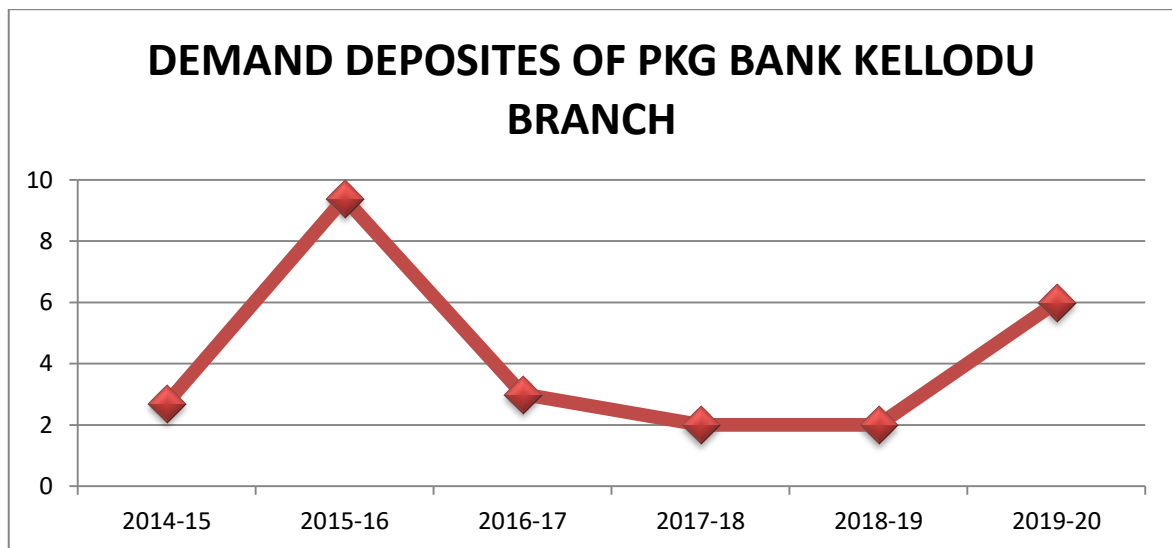
deposits was 760.117. The average annual change of demand deposits was ₹0.66. The CAGR of annual change of demand deposits was -0.8806. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Kellodu branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.3052, 0.2372 and 0.5223 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted and it is clear that the general performance of Kellodu branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.81 given below gives details of demand deposits of Kellodu branch during the study period.

Table No. 4.81
Demand Deposits of PKGB, Kellodu Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	2.70	10.76	---
2015-16	9.40	37.45	6.70
2016-17	3.00	11.95	-6.40
2017-18	2.00	7.97	-1.00
2018-19	2.00	7.97	0.00
2019-20	6.00	23.90	4.00
Total	25.10	100	
Mean	4.183333		0.66
St. Dev	2.954601		5.016772
C V	70.62791		760.117
C A G R	-0.62963		-0.8806
TL(I) (0) Sig: t-st:v: -1.907574 *pv: 0.3052 TL(I) (1) Sig: t-st:v: -2.153602 *pv: 0.2372 TL (I) (0) I & T Sig: t-st:v: -1.873914 *pv: 0.5223			

Source: Balance Sheets of PKGB, Kellodu Branch (TL- Test Level, I&T-Intercept and Trend)



ii. Savings Bank Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Kellodu branch varied between ₹9.40 lakh and ₹277.30 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of savings bank deposits of PKG bank, Kellodu branch during the study period stood at ₹940.30 lakh and average annual savings bank deposits was ₹156.7167lakh. The amount was ₹138.80 lakh (14.76 %) in 2014-15, decreased to ₹9.40 lakh (1.00 %) in 2015-16, rose to 211.50 lakh (22.49 %) in 2016-17, to ₹236.00 lakh (25.10 %) in 2017-18 and to ₹277.30 lakh (29.49 %) in 2018-19, but came down to ₹67.30 lakh (7.16 %) 2019-20. The trend was fluctuating. Savings bank deposits of Pragathi Krishna Grameen Bank, Kellodu branch were highest in 2018-19 and lowest for the year 2015-16. The annual change was ₹-129.40 lakh in 2015-16, but went up to ₹202.10 lakh in 2016-17, declined to ₹24.50 lakh in 2017-18, to ₹14.30 lakh in 2018-19 but declined to ₹-210.00 lakh in 2019-20.

The STD was 103.7747 and coefficient variable was 66.21804. The CAGR of savings bank deposits was -0.91919. The Standard Deviation of annual change of savings bank deposits was 158.5505 and coefficient variable of savings bank deposits was 804.825. The average annual change of savings bank deposits was ₹-19.70. The CAGR of

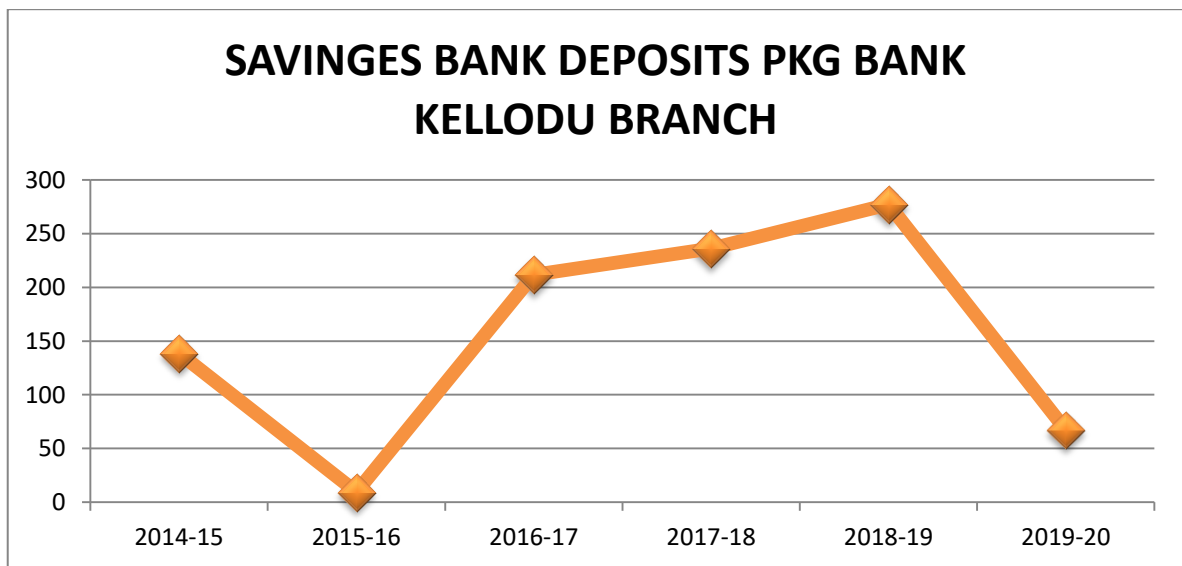
annual change of savings bank deposits was -0.657543. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of savings bank deposits the Pragathi Krishna Grameen Bank, Kellodu branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.2611, 0.0748 and 0.3222 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted and it is clear that the performance of Kellodu branch of PKGB is satisfactory. The table No. 4.82 given below gives details of savings deposits of Kellodu branch during the study period.

Table No. 4.82
Savings Deposits of PKGB, Kellodu Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA	---	----
2014-15	138.80	14.76	----
2015-16	9.40	1.00	-129.40
2016-17	211.50	22.49	202.10
2017-18	236.00	25.10	24.50
2018-19	277.30	29.49	14.30
2019-20	67.30	7.16	-210.00
Total	940.30	100	
Mean	156.7167		-19.70
St. Dev	103.7747		158.5505
C V	66.21804		-804.825
C A G R	-0.91919		-0.657543
TL(I) (0) Sig: t-st:v: -2.057420 *pv: 0.2611 TL(I) (1) Sig: t-st:v: -3.468135 *pv: 0.0748 TL (I) (0) I & T Sig: t-st:v: -2.569107 *pv: 0.3222			

Source: Balance Sheets of PKGB, Kellodu Branch (TL- Test Level, I&T-Intercept and Trend)



iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Kelloodu branch varied between ₹143.30 lakh and ₹357.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of term deposits of PKG bank, Kelloodu branch for the study period was ₹1305.40 lakh and average annual term deposits was ₹217.5667 lakh. The amount of term deposits was ₹143.30 lakh (10.98 %) in 2014-15, shown upward tendency and reached to ₹160.90 lakh (12.33 %) in 2015-16, to ₹172.70 lakh (13.23 %) in 2016-17, to ₹177.60 lakh (13.61 %) in 2017-18 and to ₹293.30 lakh (22.47 %) in 2018-19, and to ₹357.60 lakh (27.39 %) 2019-20. The trend was increasing and positive. Term deposits of Pragathi Krishna Grameen Bank, Kelloodu branch were lowest in 2014-15 and highest in 2019-20. The annual change was ₹17.60 lakh in 2015-16, went to ₹115.70 lakh in 2018-19 however, comedown to ₹64.30 lakh in 2019-20.

The CAGR, CV and STD of term deposits were -0.58409, 39.90147 and 86.8123 respectively. The Standard Deviation of annual change of term deposits was 46.92838 and coefficient variable of term deposits was 109.4923. The average annual change of term deposits was ₹42.86 lakh. The CAGR of annual change of term deposits was -0.26932. Since, there was a wider gap between the set up values of standard deviation and mean, the

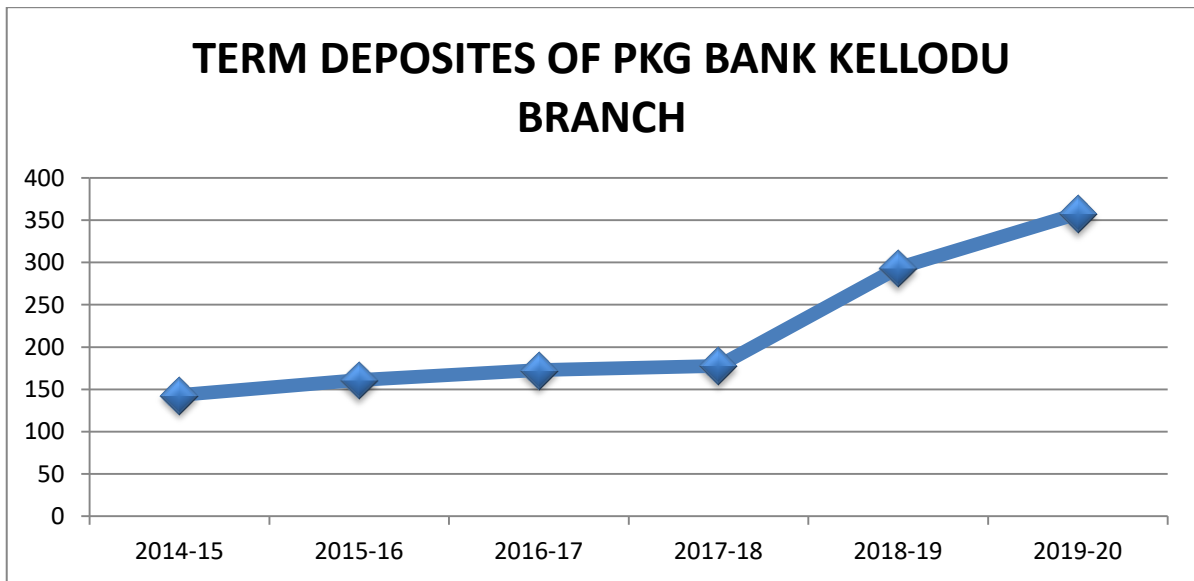
growth of term deposits the Pragathi Krishna Grameen Bank, Kellodu branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.9455, 0.3823 and 0.8075 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted and it is clear that the general performance of Kellodu branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.83 given below gives details of term deposits of Kellodu branch during the study period.

Table No. 4.83
Term Deposits of PKGB, Kellodu Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA		---
2014-15	143.30	10.98	---
2015-16	160.90	12.33	17.60
2016-17	172.70	13.23	11.80
2017-18	177.60	13.61	4.90
2018-19	293.30	22.47	115.70
2019-20	357.60	27.39	64.30
Total	1305.40	100	
Mean	217.5667		42.86
St. Dev	86.8123		46.92838
C V	39.90147		109.4923
C A G R	-0.58409		-0.26932
TL(I) (0) Sig: t-st:v: 0.317115 *pv: 0.9455 TL(I) (1) Sig: t-st:v: -1.65281 *pv: 0.3823 TL (I) (0) I & T Sig: t-st:v: -1.134271 *pv: 0.8075			

Source: Balance Sheets of PKGB, Kellodu Branch (TL- Test Level, I&T-Intercept and Trend)



iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Kellodu branch varied between ₹1.60 lakh and ₹5.00 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Kellodu branch for the period was ₹18.60 lakh and average yearly reserve funds was ₹ 3.10 lakh. The amount of reserve funds in 2014-15 was ₹5.00 lakh (26.88 %), in 2015-16, ₹4.00 lakh (21.51 %) and in 2019-20 ₹2.40 lakh (12.90 %). There was fluctuating trend. Reserve funds of Pragathi Krishna Grameen Bank, Kellodu branch were lowest in 2016-17 and highest in 2014-15 and. The annual change was ₹1.00 lakh in 2015-16, which became negative for ₹-2.40 lakh in 2016-17. It was ₹0.50 lakh in 2019-20.

The STD, CV and CAGR of reserve funds was 1.338656, 43.18245 and -0.92 respectively. The Standard Deviation of annual change of reserve funds was 1.909712 and coefficient variable of annual change was -1591.43. The average annual change of reserve funds was ₹-0.12lakh. The CAGR of annual change of reserve funds was -0.90. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of reserve funds the Pragathi Krishna Grameen Bank, Kellodu branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.1519 0.3052, 0.0681 0.2372 and 0.2864 0.5223 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). For this reason, the null hypothesis is accepted and it is clear that the performance of Kelloodu branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.84 given below gives details of reserve funds of Kelloodu branch during the study period.

Table No. 4.84
Reserve Funds of PKGB, Kelloodu Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA	---	---
2014-15	5.00	26.88	---
2015-16	4.00	21.51	1.00
2016-17	1.60	8.60	-2.40
2017-18	3.70	19.89	2.10
2018-19	1.90	10.22	-1.80
2019-20	2.40	12.90	0.50
Total	18.60	100	
Mean	3.10		-0.12
St. Dev	1.338656		1.909712
C V	43.18245		-1591.43
C A G R	-0.92		-0.90
<p align="center"> TL(I) (0) Sig: t-st:v: -2.571841 *pv: 0.1519 TL(I) (1) Sig: t-st:v: -3.586089 *pv: 0.0681 TL (I) (0) I & T Sig: t-st:v: -2.801770 *pv: 0.2864 </p>			

Source: Balance Sheets of PKGB, Kelloodu Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

v. Net Advances

Total amount of net advances of the Pragathi Krishna Grameen Bank, Kelloodu branch varied between ₹297.30 lakh and ₹885.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of net advances of PKG bank,

Kellodu branch for the period was ₹4196.20 lakh and average yearly net advances was ₹ 699.3667 lakh. In 2014-15 the amount of net advances was ₹665.60 lakh (15.86 %), increased to ₹719.00 lakh (17.13%) to ₹761.40 lakh (18.14 %) and ₹867.30 lakh (20.67 %) in 2015-16, in 2016-17, and 2017-18 respectively. However, the amount decreased to ₹297.30 lakh (7.08 %) in 2018-19. It went up to ₹885.60 lakh (21.10 %) in 2019-20. The trend was fluctuating slightly. Net advances of Pragathi Krishna Grameen Bank, Kellodu branch was lowest in 2018-19 and highest in 2019-20. The annual change was ₹53.40 lakh in 2015-16, came down to ₹42.40 lakh in 2016-17 and reached to ₹-570.00 lakh in 2018-19 but again went up to ₹588.30 lakh in 2019-20.

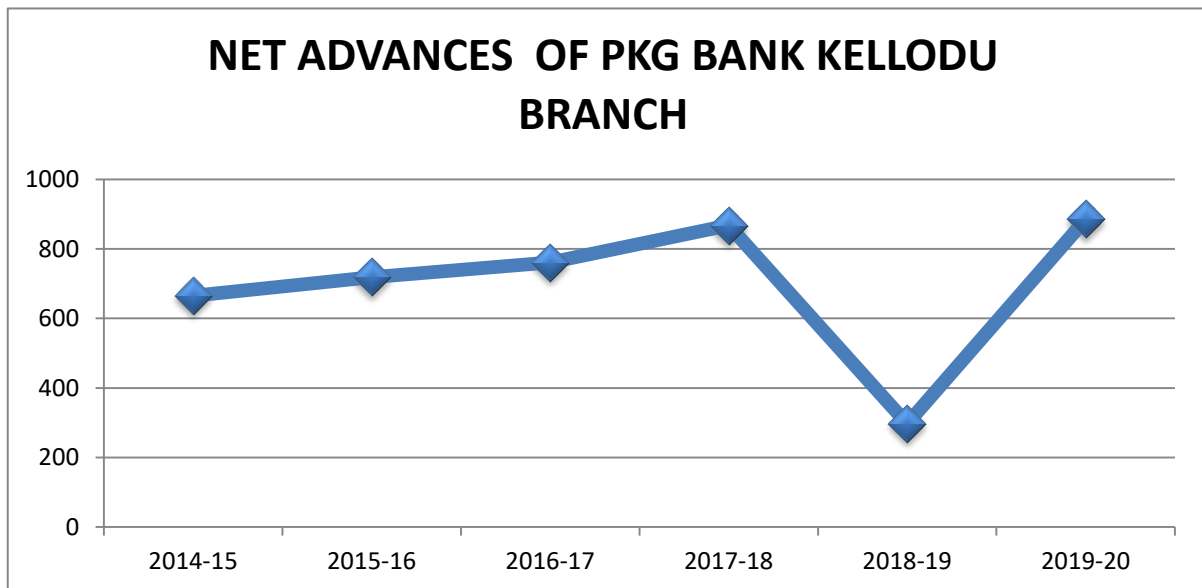
The Coefficient variable was 30.66158, Standard Deviation was 214.4369 and The CAGR of net advances was -0.77825. The Standard Deviation of annual change of net advances was 411.455 and coefficient variable of net advances was 935.1251. The average annual change of net advances was ₹44.00 lakh. The CAGR of annual change of net advances was 1.203371. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Kellodu branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.1039, 0.0682 and 0.2250 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the general performance of Kellodu branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.85 given below gives details of net advances of Kellodu branch during the study period.

Table No. 4.85
Net Advances Funds of PKGB, Kellodu Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA	---	---
2014-15	665.60	15.86	---
2015-16	719.00	17.13	53.40
2016-17	761.40	18.14	42.40
2017-18	867.30	20.67	105.90
2018-19	297.30	7.08	-570.00
2019-20	885.60	21.10	588.30
Total	4196.20	100	
Mean	699.3667		44.00
St. Dev	214.4369		411.455
C V	30.66158		935.1251
C A G R	-0.77825		1.203371
TL(I) (0) Sig: t-st:v: -2.947024			*pv: 0.1039
TL(I) (1) Sig: t-st:v: -3.585101			*pv: 0.0682
TL (I) (0) I & T Sig: t-st:v: -3.240011			*pv: 0.2250

Source: Balance Sheets of PKGB, Kellodu Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



vii. Income and Expenditure of PKG Bank Kellodu Branch

The income and expenditure of Pragathi Krishna Grameen Bank, Kellodu branch were not balanced. The bank spent more than its income. The income of Kellodu branch

was ₹ 66.50 lakh in 2014-15, went up to ₹ 76.00 lakh, ₹ 83.60, ₹ 93.00 lakh and ₹103.50 in 2015-16, 2017-18 and 2018-19 respectively. It was ₹102.40 lakh in 2019-20.

The PKGB, Kelloodu branch spent a sum of ₹ 68.40 lakh in 2013-14, ₹78.90 lakh in 2014-15, ₹ 83.50 lakh in 2015-16, ₹ 93.00lakh in 2017-18, ₹ 102.40 lakh in 2018-19 and ₹103.50 lakh in 2019-20 which had upward trend. The trend of both income and expenditure was increasing. The income of Kelloodu branch was ₹ 525.00 lakh and expenditure was ₹ 529.70 lakh. The branch balanced income and expenditure in the Year 2017-18, 2018-19 and 2019-20. As per the information provided by the Pragathi Krishna Grameen Bank, Kelloodu branch related to income and expenditure, the bank has been trying to control expenditure. The performance of the branch is not satisfactory.

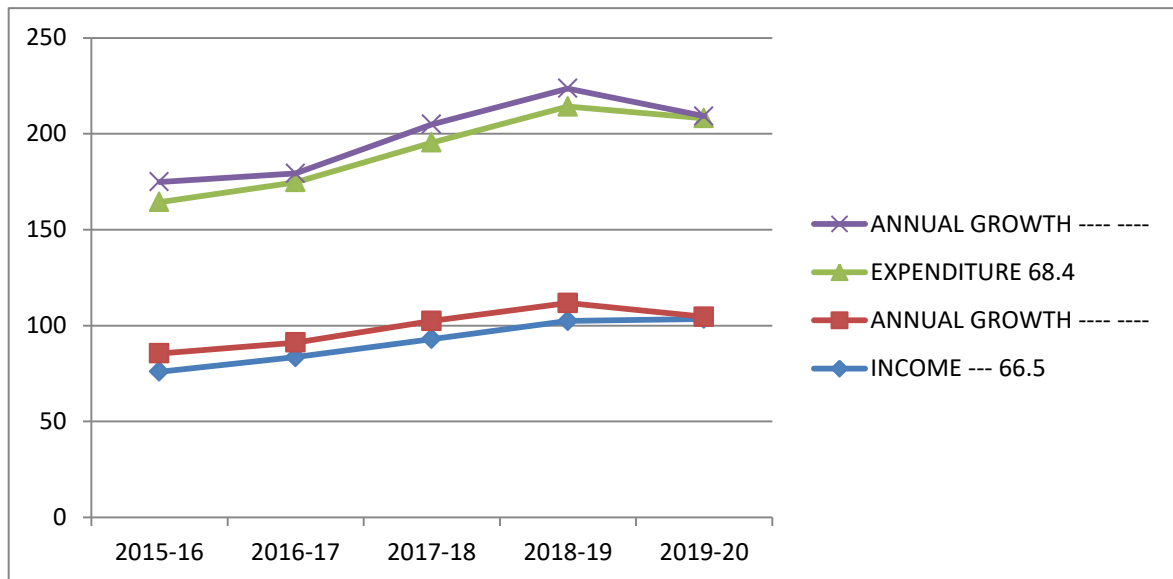
Standard Deviation of income earned by Kelloodu branch was 14.81027 and coefficient variable was 16.92602. The average annual change of income was ₹87.50 lakh. The CAGR of income was -0.7406. The coefficient variable of annual change was 48.78921 and STD of annual change of income was 3.610402. The average annual change and CAGR of annual change of income was ₹7.40 lakh and -0.97684 respectively. As, there was a wider gap between the set up values of standard deviation and mean, the growth of income of the Pragathi Krishna Grameen Bank, Kelloodu branch had more variations.

Standard Deviation of Expenditure of Kelloodu branch was 13.8517 and coefficient variable was 15.69005. The CAGR of Expenditure was -0.74781. The STD and CV of annual change of Expenditure was 4.025792 and 57.34746 respectively. The mean of annual Expenditure was ₹84.93167 lakh and the mean of annual change of Expenditure was ₹7.02 lakh. The C A G R of annual change of Expenditure was -0.97905. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of Expenditure of the Pragathi Krishna Grameen Bank, Kelloodu branch had more variations. No. 4.86 gives details about Expenditure earned by PKG Bank, Kelloodu Branch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.86
Income and Expenditure of PKG Bank, Kellodu Branch from 2013-14 to 2019-20
 (₹ in Lakh)

Year	Income	Annual Change	Expenditure	Annual Change	Difference + or -
2013-14	---	----	----	----	----
2014-15	66.50	----	68.40	----	-1.90
2015-16	76.00	9.50	78.90	10.50	-2.90
2016-17	83.60	7.60	83.50	4.60	0.10
2017-18	93.00	9.40	93.00	9.50	00.00
2018-19	102.40	9.40	102.40	9.40	00.00
2019-20	103.50	1.10	103.50	1.10	00.00
TOTAL	525.00		529.70		
AVERAGE	87.50	7.40	88.28333	7.02	
STD	14.81027	3.610402	13.8517	4.025792	
CV	16.92602	48.78921	15.69005	57.34746	
CAGR	-0.7406	-0.97684	-0.74781	-0.97905	

Source: Annual Reports of PKG Bank, Kellodu Branch



Pragathi Krishna Grameena Bank in Hosadurga Taluka

13. Tirumalapura Branch

Tirumalapura is a village in Hosadurga taluka and 13 KMs away from taluka head quarter, Hosadurga. The population of Tirumalapura was 1862 in 2021. The Tirumalapura branch of Pragathi Krishna Grameen Bank was established in June, 1983 and functioning

with 04 employees. The performance analysis of Tirumalapura branch has discussed in this part. The data for the Year 2013-14 was not available.

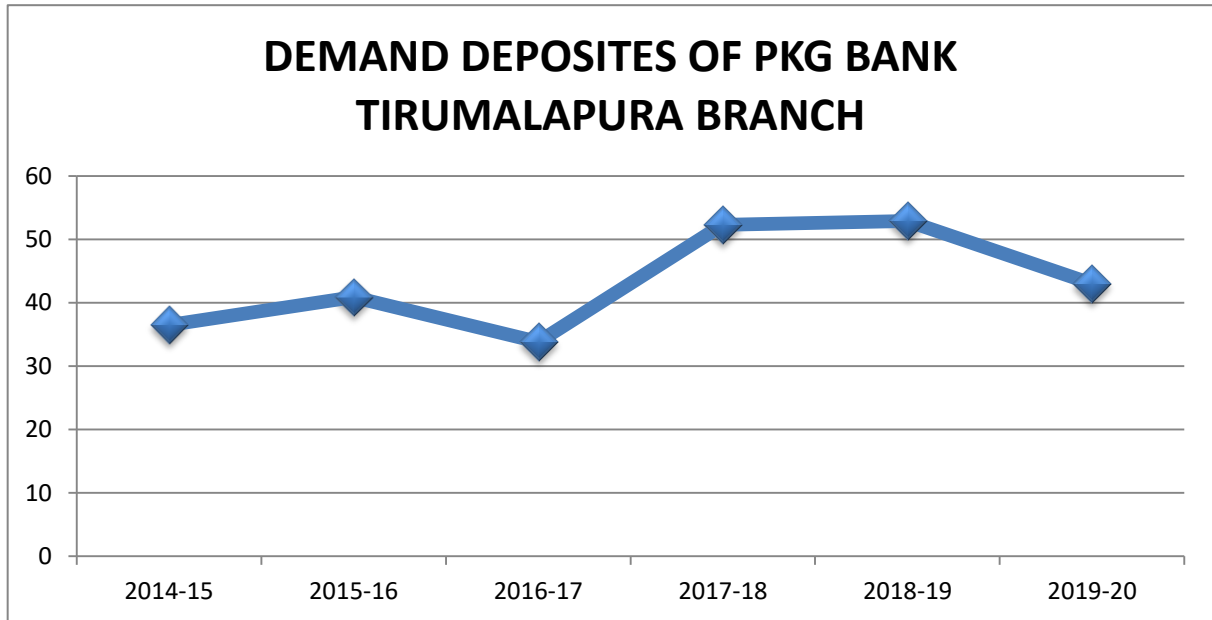
i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹33.80 lakh and ₹52.90 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Tirumalapura branch during the study period stood at ₹259.40 lakh. Annual average demand of deposits was ₹43.23333 lakh. The sum of demand deposits was ₹ 36.50 lakh (14.07 %) in 2014-15, rose to ₹40.90 lakh (15.77 %) in 2015-16, declined to ₹ 33.80 lakh (13.03 %) in 2016-17, again increased to ₹52.30 lakh (20.16 %) in 2017-18, to ₹52.90 lakh (20.39 %) in 2018-19, and again declined to ₹43.00 lakh (16.58 %) in 2019-20. The data for the Year 2013-14 was not available. The trend was fluctuating slightly. Demand deposits of Pragathi Krishna Grameen Bank, Tirumalapura branch was highest in 2018-19 and lowest in 2016-17.

Table No. 4.87
Demand Deposits of PKGB, Tirumalapura Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	36.50	14.07	---
2015-16	40.90	15.77	4.40
2016-17	33.80	13.03	-7.10
2017-18	52.30	20.16	18.50
2018-19	52.90	20.39	0.60
2019-20	43.00	16.58	-9.90
Total	259.40	100	
Mean	43.23333		1.30
St. Dev	7.943215		11.20201
C V	18.3729		861.693
C A G R	-0.80365		-1.45
TL(I) (0) Sig: t-st:v: -1.743073		*pv: 0.3613	
TL(I) (1) Sig: t-st:v: -2.108793		*pv: 0.2472	
TL (I) (0) I & T Sig: t-st:v: -1.979650		*pv: 0.4831	

Source: Balance Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



In 2015-16, the annual change of demand deposits of the branch was ₹ 4.40 lakh, declined to ₹-7.10 lakh in 2016-17, went up to ₹18.50 lakh in 2017-18, but declined to ₹ - 9.90 lakh in 2019-20.

The CV and STD of demand deposits was 7.943215 and 18.3729. CAGR of demand deposits was-0.80365. The Standard Deviation of annual change of demand deposits was 11.20201 and Coefficient variable of demand deposits was 861.693. The average annual change of demand deposits was ₹1.30 lakh. The CAGR of annual change of demand deposits was -1.45. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.3613, 0.2472 and 0.4831 at different levels (“0’, at level ‘1’ and at at

level '0' Intercept and Trend respectively) and was less than one ($*pv < 1$). Therefore, the null hypothesis is accepted and the branch was performing well. Table No. 4.87 gives details of demand deposits of Tirumalapura branch during the study period.

ii. Savings Deposits

Total amount of savings demand deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹220.30 lakh and ₹427.20 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of savings deposits of PKG bank, Tirumalapura branch during the study period stood at ₹1879.60 lakh and annual average of savings deposits was ₹313.2667 lakh.

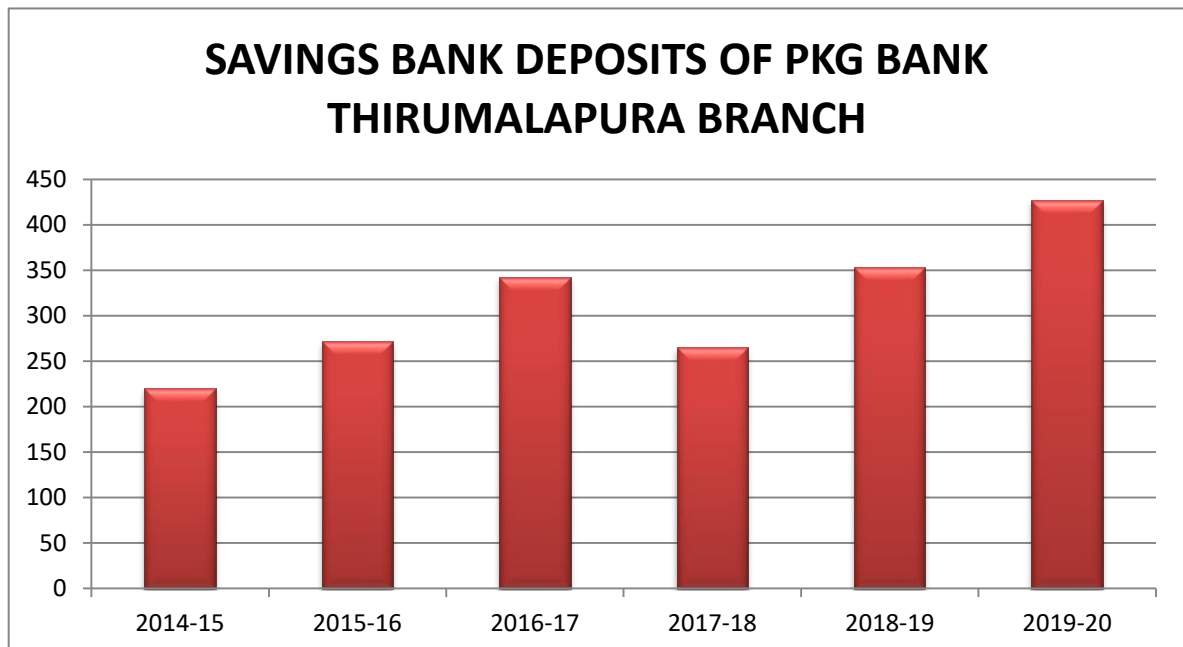
In 2014-15, the amount of savings deposits was ₹220.30 lakh (11.72 %), rose to ₹ 271.50 lakh (14.44 %) in 2015-16, to ₹342.30 lakh (18.21 %) in 2016-17, in 2017-18 it declined to ₹ 264.90 lakh (14.09 %), but in 2018-19 it went up to ₹353.40 lakh (18.80 %) and to ₹ 427.20 lakh (22.72 %) in 2019-20. The data for the Year 2013-14 was not available. The trend was fluctuating slightly. Savings deposits of Pragathi Krishna Grameen Bank, Tirumalapura branch was lowest in 2014-15 and highest in 2019-20. The annual change was ₹ 51.20 lakh in 2015-16, rose to ₹70.80 lakh in 2016-17. In 2017-18 it declined to ₹-77.40 lakh. However it risen to ₹88.50 lakh in 2018-19.

The Coefficient variable was 23.95659 and STD was 75.048. The CAGR of savings deposits was -0.6768. The STD of annual change was 67.71633, CV was 163.6451. and CAGR of annual change of savings deposits was -0.71172. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of savings deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations.

Table No. 4.88
Savings Deposits of PKGB, Tirumalapura Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA		---
2014-15	220.30	11.72	---
2015-16	271.50	14.44	51.20
2016-17	342.30	18.21	70.80
2017-18	264.90	14.09	-77.40
2018-19	353.40	18.80	88.50
2019-20	427.20	22.72	73.80
Total	1879.60	100	
Mean	313.2667		41.38
St. Dev	75.048		67.71633
C V	23.95659		163.6451
C A G R	-0.6768		-0.71172
TL(I) (0) Sig: t-st:v: -1.136204		*pv: 0.6069	
TL(I) (1) Sig: t-st:v: -2.292225		*pv: 0.2071	
TL (I) (0) I & T Sig: t-st:v: -2.129201		*pv: 0.4409	

Source: Balane Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.6069, 0.2071 and 0.4409 at different levels (“0’, at level ‘1’ and at at

level '0' Intercept and Trend respectively) and was less than one ($*p < 1$). Therefore, the null hypothesis is accepted and the performance was well. Table No. 4.88 gives particulars of savings deposits of Tirumalapura branch during the study period.

iii. Term Deposits

Total amount of term demand deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹317.00 lakh and ₹505.60 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of term deposits of PKG bank, Tirumalapura branch during the study period stood at ₹ 2292.50 lakh and ₹ 382.0833 lakh was the annual average of term deposits. In 2014-15 the TDs were ₹324.70 lakh (14.16 %), came down to ₹317.00 lakh (13.83 %t) in 2015-16, went up to ₹344.90 lakh (15.04 %) in 2016-17, in 2017-18, in 2018-19 and in 2019-20 the figures were uptrended i.e ₹380.50 lakh (16.60 %), ₹419.80 lakh (18.31 %), and ₹505.60 lakh (22.05 %) respectively. The trend was fluctuating slightly. Term deposits of Pragathi Krishna Grameen Bank, Tirumalapura branch was lowest in 2016-17 highest in 2019-20.

The yearly change of term deposits of the branch was ₹ -7.70 lakh in 2015-16, increased to ₹ 27.90 lakh in 2016-17, but came down to ₹ -35.60 lakh in 2017-18, increased to ₹ 39.30 lakh in 2018-19, went up to ₹ 85.80 lakh in 2019-20.

The STD, CV and CAGR of term deposits was 71.54398, 18.72471 and -0.74048 respectively. The Standard Deviation of annual change of term deposits was 33.41492 and Coefficient variable of term deposits was 192.35744. The average annual change of term deposits was ₹36.18 lakh. The CAGR of annual change of term deposits was -3.22857. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations.

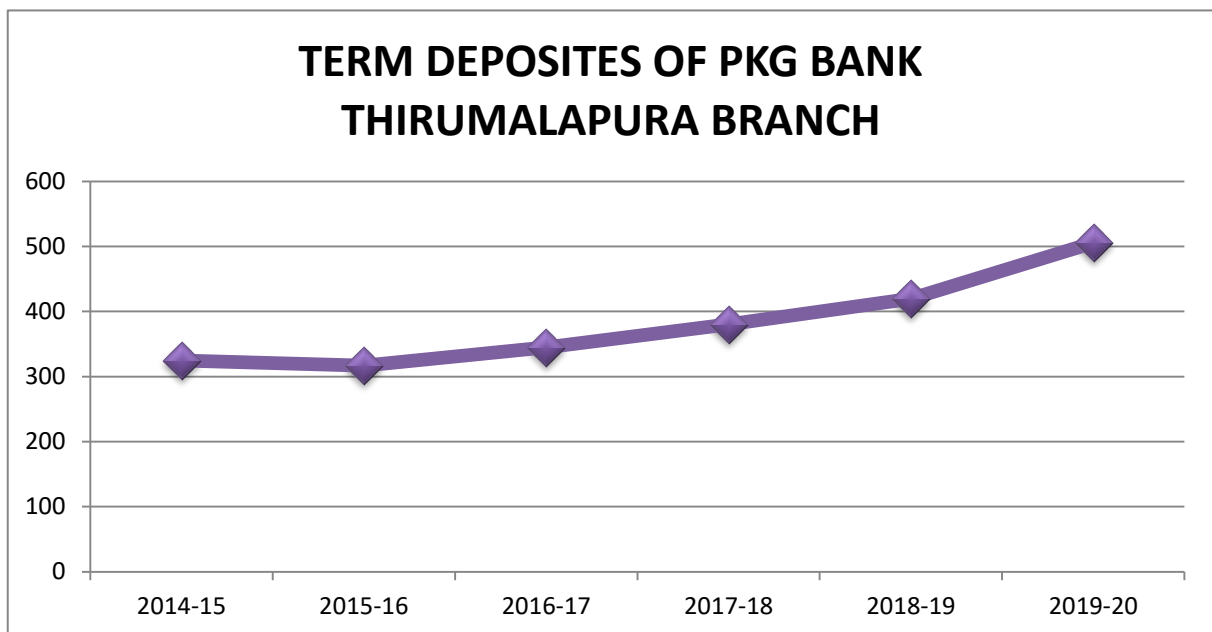
The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value ($*p$) was at 0.9972, 0.5371 and 0.7980 at different levels ("0", at level '1' and at at

level '0' Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis was accepted and the branch's functioning was good. Table No. 4.89 gives details of term deposits of Tirumalapura branch during the study period.

Table No. 4.89
Term Deposits of PKGB, Tirumalapura Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	NA		---
2014-15	324.70	14.16	---
2015-16	317.00	13.83	-7.70
2016-17	344.90	15.04	27.90
2017-18	380.50	16.60	35.60
2018-19	419.80	18.31	39.30
2019-20	505.60	22.05	85.80
Total	2292.50	100	
Mean	382.0833		36.18
St. Dev	71.54398		33.41492
C V	18.72471		92.35744
C A G R	-0.74048		-3.22857
TL(I) (0) Sig: t-st:v: -2.160549		*pv: 0.9972	
TL(I) (1) Sig: t-st:v: -1.248422		*pv: 0.5371	
TL (I) (0) I & T Sig: t-st:v: -1.183436		*pv: 0.7980	

Source: Balane Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



iv. Reserve Funds

Total amount of Reserve funds of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹1.60 lakh and ₹634.40 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of Reserve funds of PKG bank, Tirumalapura branch during the study period stood at ₹1915.40 lakh and annual average Reserve funds was ₹319.2333 lakh. The amount of Reserve funds was ₹ 1.60 lakh (0.08 %) in 2014-15, rose to ₹5.50 (0.29 %) in 2015-16, to ₹12.02 (0.63 %) in 2016-17, to ₹634.40 (33.12 %) in 2017-18, slightly came down to ₹632.08 (33.00 %) in 2018-19, and to ₹ 629.80 (32.88 %) in 2019-20. The trend was fluctuating slightly. Reserve funds of Pragathi Krishna Grameen Bank, Tirumalapura branch were highest in 2017-18 and lowest in 2014-15. The annual change of RFs of the branch was ₹ 3.90 lakh in 2015-16, ₹6.52 lakh in 2016-17, ₹622.38 lakh in 2017-18, ₹-2.32 lakh in 2018-19 and ₹-2.28 lakh in 2019-20.

The Coefficient variable was 107.3635 and STD was 342.7402. The C A G R of Reserve funds was 64.60417 and the annual average was 319.2333. The Standard Deviation of annual change of Reserve funds was 277.713 and coefficient variable of Reserve funds was 221.0387. The average annual change of Reserve funds was ₹125.64 lakh. The CAGR of annual change of Reserve funds was -1.11692. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of Reserve funds of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations. Table No. 4.90 gives details.

Table No. 4.90
Reserve Fund of PKGB, Tirumalapura Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA		---
2014-15	1.60	0.08	---
2015-16	5.50	0.29	3.90
2016-17	12.02	0.63	6.52
2017-18	634.40	33.12	622.38
2018-19	632.08	33.00	-2.32
2019-20	629.80	32.88	-2.28
Total	1915.40	100	
Mean	319.2333		125.64
St. Dev	342.7402		277.713
C V	107.3635		221.0387
C A G R	64.60417		-1.11692

Source: Balance Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

v. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹9.90 lakh and ₹23.20 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of cash on hand of PKG bank, Tirumalapura branch during the study period stood at ₹ 126.50 lakh and annual average of cash on hand was ₹21.08333 lakh.

The amount of cash on hand was ₹9.90 lakh (7.83 %) in 2014-15, increased to ₹ 14.50 lakh (11.46 %) in 2015-16, to ₹23.20 lakh (18.33 %) in 2016-17, declined to ₹14.80 lakh (11.70 %) in 2017-18, but again rose to ₹41.60 lakh (32.88 %) in 2018-19 and came down to ₹22.50 lakh (17.79 %) in 2019-20. The trend was fluctuating slightly. Cash on hand of Pragathi Krishna Grameen Bank, Tirumalapura branch was highest in 2018-19 and lowest in the year 2014-15. The annual change was ₹ 4.60 lakh in 2015-16, almost doubled to ₹8.70 lakh in 2016-17, but declined to ₹-8.40 lakh in 2017-18, increased to ₹ 26.80 lakh in 2018-19 but again decreased and became negative to ₹-19.10lakh in 2019-20.

Coefficient Variable was 53.46481 and STD was 11.27216. The CAGR of cash on hand was -0.62121. The Standard Deviation of annual change of cash on hand was 17.455 and Coefficient variable of cash on hand was 692.6587. The average annual change of cash on hand was ₹2.52 lakh. The CAGR of annual change of cash on hand was -1.83043. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of cash on hand the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.2349, 0.0172 and 0.0574 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Tirumalapura branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.91 given below gives details of cash on hand of Tirumalapura branch during the study period.

Table No. 4.91
Cash on Hand of PKGB, Tirumalapura Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	9.90	7.83	---
2014-15	14.50	11.46	4.60
2015-16	23.20	18.33	8.70
2016-17	14.80	11.70	-8.40
2017-18	41.60	32.88	26.80
2018-19	22.50	17.79	-19.10
2019-20	126.50	100	
Total	21.08333		2.52
Mean	11.27216		17.455
St. Dev	53.46481		692.6587
C V	-0.62121		-1.83043
C A G R			
TL(I) (0) Sig: t-st:v: -2.156152 *pv: 0.2349			
TL(I) (1) Sig: t-st:v: -5.536306 *pv: 0.0172			
TL (I) (0) I & T Sig: t-st:v: -5.225957 *pv: 0.0574			

Source: Balane Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

vi. **Net Advances**

Total amount of net advances of the Pragathi Krishna Grameen Bank, Tirumalapura branch varied between ₹181.61 lakh and ₹139.25 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of net advances of PKG bank, Tirumalapura branch during the study period stood at ₹971.95 lakh and annual average of net advances was ₹161.9917lakh.

The amount of cash net advances was ₹139.25 lakh (14.33 %) in 2014-15, increased to ₹149.31 lakh (15.36 %), to ₹167.26 lakh (17.21 %) to ₹181.61 lakh (18.69 %) in 2015-16, in 2016-17, in 2017-18. However, the net advances were decreased in 2018-19 to ₹179.02 lakh (18.42 %) and in 2019-20 to ₹155.50 lakh (16.00 %). The trend was fluctuating slightly. Net advances of Pragathi Krishna Grameen Bank, Tirumalapura branch was highest in 2014-15 and lowest in 2017-18. The annual change of net advances of the branch was ₹10.06 lakh in 2015-16, increased to ₹17.95 lakh in 2016-17, declined to ₹14.35 lakh in 2017-18, to ₹-2.59 lakh in 2018-19 to ₹-23.52 lakh in 2019-20.

The CAGR of net advances was -0.81388, Coefficient Variable was 10.41325 and STD was 16.8686. The Standard Deviation of annual change of net advances was 16.85537 and Coefficient variable of net advances was 518.6269. The average annual change of net advances was ₹3.25 lakh. The CAGR of annual change of net advances was -1.46759. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations.

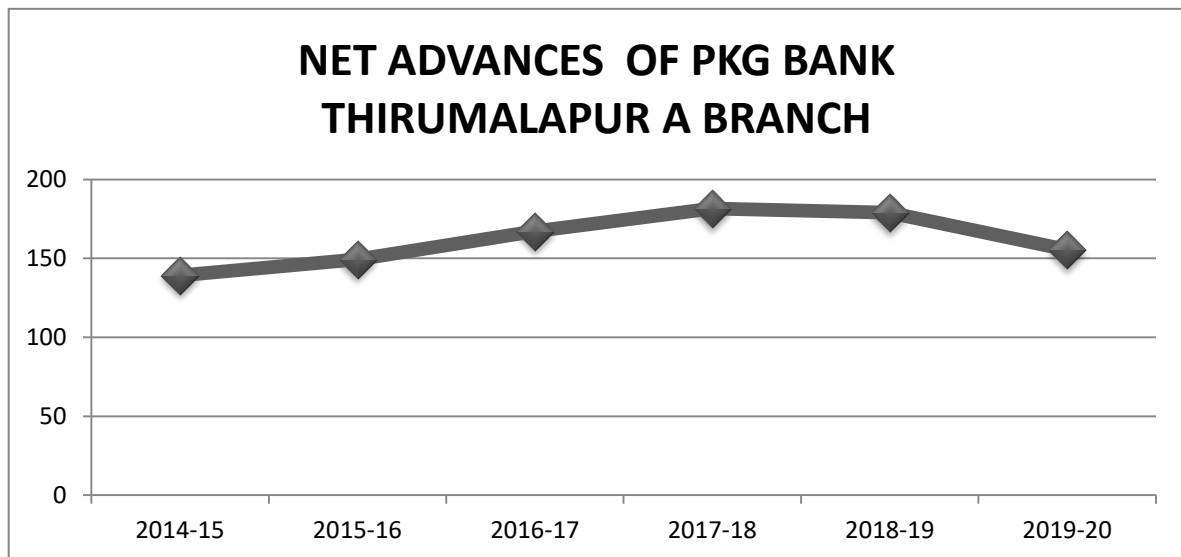
The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.3803, 0.9729 and 0.9961 at different levels ('0', at level '1' and at level '0' Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Tirumalapura branch of Pragathi

Krishna Grameena Bank is satisfactory. The table No. 4.92 given below gives details of net advances of Tirumalapura branch during the study period.

Table No. 4.92
Net Advances of PKGB, Tirumalapura Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Net Advances	% to Total	Annual change
2013-14	NA		---
2014-15	139.25	14.33	---
2015-16	149.31	15.36	10.06
2016-17	167.26	17.21	17.95
2017-18	181.61	18.69	14.35
2018-19	179.02	18.42	-2.59
2019-20	155.50	16.00	-23.52
Total	971.95	100	
Mean	161.9917		3.25
St. Dev	16.8686		16.85537
C V	10.41325		518.6269
C A G R	-0.81388		-1.46759
TL(I) (0) Sig: t-st:v: -1.690810		*pv: 0.3803	
TL(I) (1) Sig: t-st:v: 0.889225		*pv: 0.9729	
TL (I) (0) I & T Sig: t-st:v: -1.305319		*pv: 0.9961	

Source: Balane Sheets of PKGB, Tirumalapura Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



viii. Income and Expenditure of PKG Bank Tirumalapura Branch

The income and expenditure of Pragathi Krishna Grameen Bank, Tirumalapura branch were not balanced. Data of income and expenditure of Tirumalapura branch was not available for the Year 2013-14. The Tirumalapura branch earned ₹ 121.40 lakh in 2014-15 which went up to ₹ 150.50 lakh in 2015-16, to ₹ 169.90 lakh in 2017-18, to ₹ 193.00 lakh in 2018-19, to ₹195.70. The income came down to ₹179.70 lakh in 2019-20.

The expenditure of Pragathi Krishna Grameen Bank, Tirumalapura branch was ₹154.60 lakh in 2014-15, went up to ₹ 159.70 lakh in 2015-16, to ₹ 226.40 in 2016-17 but declined to ₹ 190.20 lakh in 2017-18, increased to 195.70 lakh in 2018-19 again declined to ₹146.18 lakh in 2019-20. The bank spent more than its income for beginning three Years, and equalized for the Year 2018-19. Income was more than Expenditure ₹2.80lakh and ₹ 33.52 lakh for the Year 2017-18. So it is clear that bank has failed to earn more than its expenditure.

The trend of both incime and expenditure was increasing. The total income of Tirumalapura branch was ₹ 1010.20 lakh and expenditure was ₹ 1072.78lakh. The branch balanced the income and expenditure in the Year 2018-19. As per the information provided by the Pragathi Krishna Grameen Bank, Tirumalapura related to income and expenditure, the bank has controlled its expenditure and earned profit in the Year 2019-20. Therefore the performance of the branch is partially satisfactory.

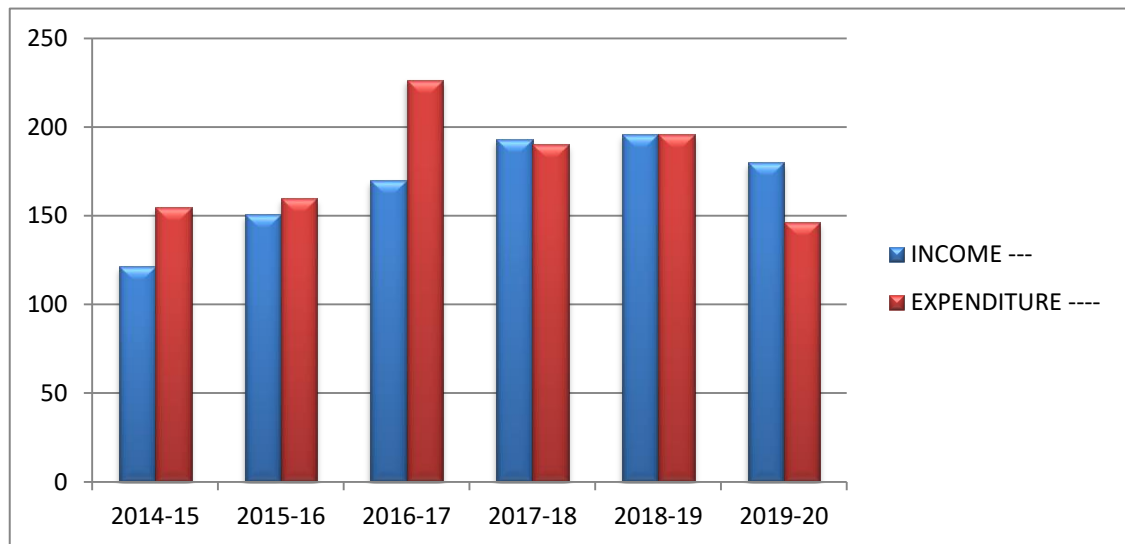
Standard Deviation of income earned by Tirumalapura branch was 28.31887 and coefficient variable was 16.81976. The average annual change of income was ₹168.3667 lakh. The CAGR of income was -0.75329. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of income of the Pragathi Krishna Grameena Bank, Tirumalapura branch had more variations.

Standard Deviation of expenditure of Tirumalapura branch was 30.64586 and coefficient variable was 17.14006. The CAGR of expenditure was -0.84241. The average annual expenditure was ₹ 84.93167 lakh and the annual average of income was ₹178.7967 lakh.

Table No. 4.93
Income and Expenditure of PKG Bank, Tirumalapura Branch from
2013-14 to 2019-20 (₹ in Lakh)

Year	Income	Annual	Expenditure	Annual Change	Difference + Or -
2013-14	---	----	----	----	----
2014-15	121.40	----	154.60	----	-33.20
2015-16	150.50	29.10	159.70	5.10	-9.20
2016-17	169.90	19.40	226.40	66.70	-56.50
2017-18	193.00	23.10	190.20	-36.20	2.80
2018-19	195.70	2.70	195.70	5.50	00.00
2019-20	179.70	-16.00	146.18	-49.52	33.52
TOTAL	1010.20		1072.78		
AV	168.3667		178.7967		
STD	28.31887		30.64586		
CV	16.81976		17.14006		
CAGR	-0.75329		-0.84241		

Source: Annual Reports of PKG Bank, Tirumalapura Branch



Since there was a wider gap between the set up values of standard deviation and mean, the growth of expenditure of the Pragathi Krishna Grameen Bank, Tirumalapura branch had more variations. Table No. 4.93 gives details about income earned by PKG Bank, Tirumalapura Branch and its expenditure from 2013-14 to 2019-20.

14. Sanikere Branch, Challakere Taluka

Sanikere is a village in Challakere taluka and 17.1 KMs away from taluka head quarter, Challakere. The population of Sanikere was 2677 in 2021. The Sanikere branch of Pragathi Krishna Grameen Bank was established in December, 1982 and functioning with 04 employees. The performance analysis of Sanikere branch has been discussed in this part. The data for the Year 2013-14 of the branch was not available.

i. Demand Deposits

Total amount of demand deposits of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹22.30 lakh and ₹43.40 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of demand deposits of PKG bank, Sanikere branch during the study period stood at ₹198.20 lakh and annual average of demand deposits was ₹33.03333 lakh.

The amount of demand deposits was ₹29.90 lakh (15.09 %) in 2014-15, increased to ₹33.70 lakh (17.00 %) in 2015-16, to ₹37.70 lakh (19.02 %) in 2016-17, but came down to ₹31.20 lakh (15.74 %) in 2017-18 again to ₹22.30 lakh (11.25 %) in 2018-19 but again increased to ₹43.40 lakh (21.90 %) in 2019-20. The data for the Year 2013-14 was not available. The trend was fluctuating. Demand deposits of Pragathi Krishna Grameen Bank, Sanikere branch was highest in 2019-20 and lowest in 2018-19.

The yearly change of the branch was ₹3.80 lakh in 2015-16, increased to ₹4.00 lakh in 2016-17, decreased to ₹-6.50 lakh in 2017-18 again increased to ₹-8.90 lakh in 2018-19, again to ₹21.10 lakh in 2019-20.

Coefficient Variable was 21.74874, STD was 7.184335 and the CAGR of demand deposits was -0.75808. The Standard Deviation of annual change of demand deposits was 11.83913 and Coefficient variable of other demand deposits 438.4863. The CAGR of annual change demand deposits was 0.110526. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of demand deposits of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. The branch was accepting more demand deposits shows that, the performance of the branch is good.

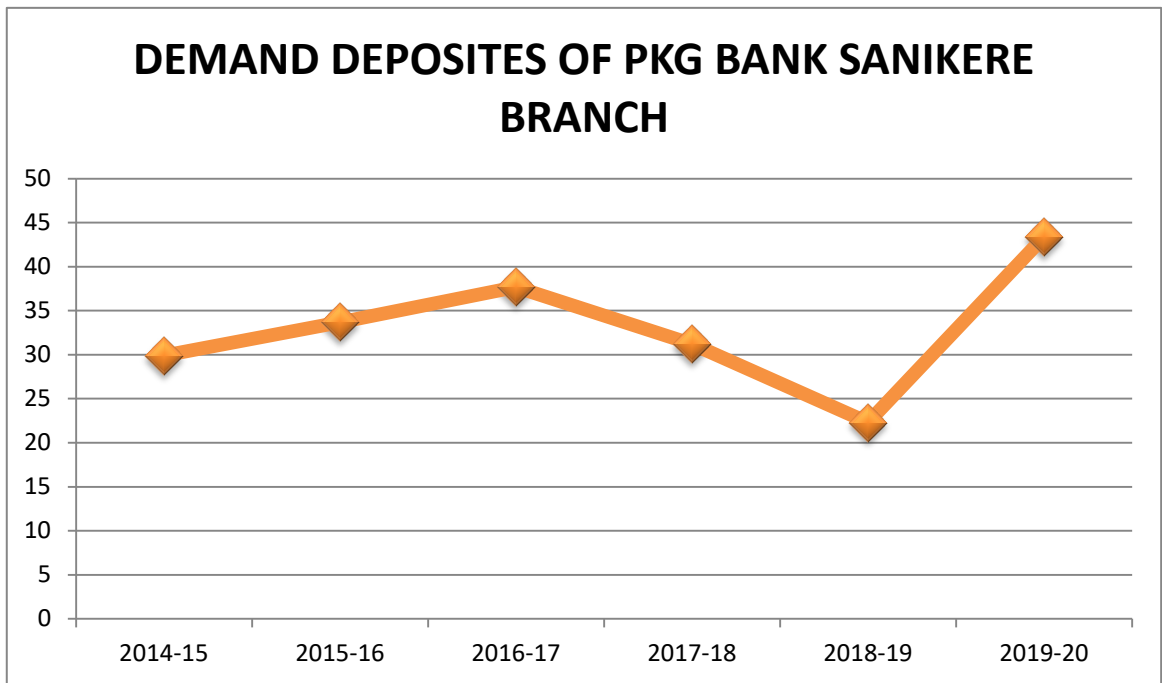
The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.1644, 0.3868 and 0.4402 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.94 given below gives details of demand deposits of Sanikere branch during the study period.

Table No. 4.94
Demand Deposits of PKGB, Sanikere Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Demand Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	29.90	15.09	---
2015-16	33.70	17.00	3.80
2016-17	37.70	19.02	4.00
2017-18	31.20	15.74	-6.50
2018-19	22.30	11.25	-8.90
2019-20	43.40	21.90	21.10
Total	198.20	100	
Mean	33.03333		2.70
St. Dev	7.184335		11.83913
C V	21.74874		438.4863
C A G R	-0.75808		0.110526
TL(I) (0) Sig: t-st:v: -2.489282		*pv: 0.1644	
TL(I) (1) Sig: t-st:v: -1.640947		*pv: 0.3868	
TL (I) (0) I & T Sig: t-st:v: -2.133910		*pv: 0.4402	

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



ii. Savings Bank Deposits

Total amount of savings bank deposits of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹247.30 lakh and ₹685.00 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of savings bank deposits of PKG bank, Sanikere branch during the study period stood at ₹2425.20 lakh and annual average of savings bank deposits was ₹404.20 lakh.

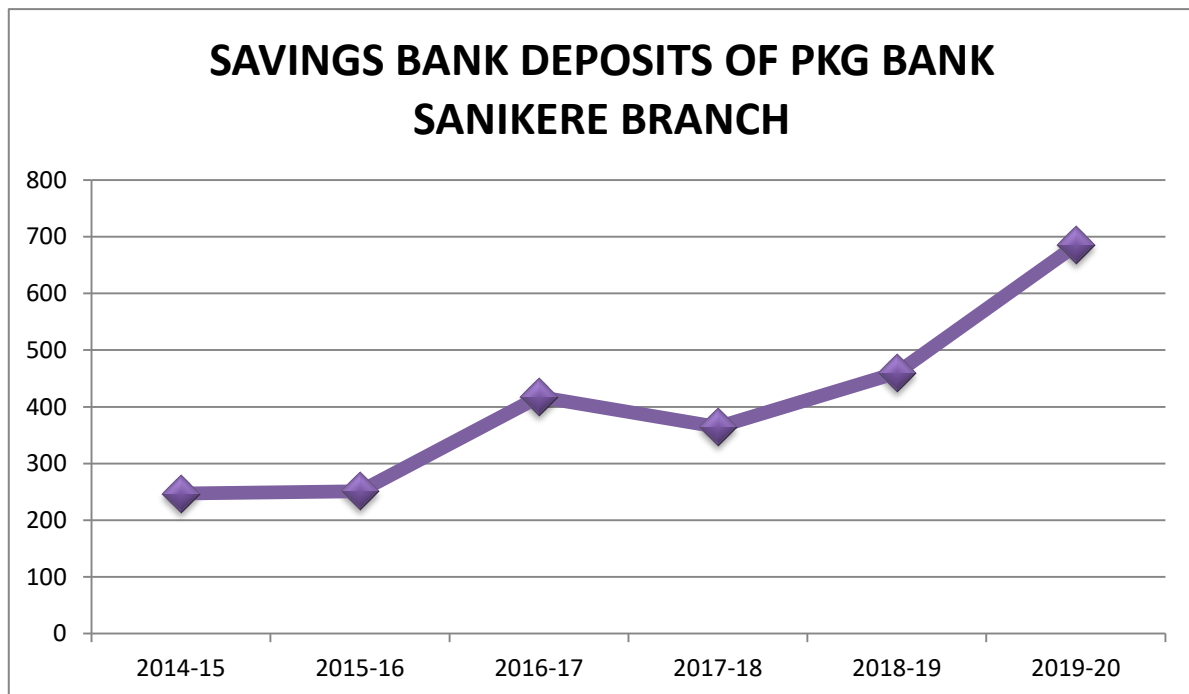
The amount of savings bank deposits was ₹247.30 lakh (10.20 %) in 2014-15, increased to ₹251.10 lakh (10.35 %) in 2015-16, to ₹417.40 lakh (17.21 %) in 2016-17, but came down to ₹364.30 lakh (14.43 %) in 2017-18, increased to ₹460.10 lakh (18.97 %) in 2018-19, again to ₹685.00 lakh (28.25 %) in 2019-20. The trend was increasing. Savings bank deposits of Pragathi Krishna Grameen Bank, Sanikerebranch was highest in 2019-20and lowest in 2014-15. The annual change was ₹3.80 lakh in 2015-16, went up to ₹166.30 lakh in 2016-17, came down to ₹-53.10 lakh in 2017-18 again increased to ₹95.80 lakh in 2018-19 andto ₹224.90 lakh in 2019-20. Coefficient Variable was 40.16718

and STD was 162.3557. The CAGR of savings bank deposits was-0.5835. Standard Deviation of annual change of savings bank deposits was 113.942 and Coefficient variable of savings bank deposits was 130.1599.

Table No. 4.95
Savings Deposits of PKGB, Sanikere Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Savings Deposits	% to Total	Annual change
2013-14	247.30	10.20	----
2014-15	251.10	10.35	3.80
2015-16	417.40	17.21	166.30
2016-17	364.30	14.43	-53.10
2017-18	460.10	18.97	95.80
2018-19	685.00	28.25	224.90
2019-20	2425.20	100	
Total	404.20		87.54
Mean	162.3557		113.942
St. Dev	40.16718		130.1599
C V	-0.5835		10.83684
C A G R			
TL(I) (0) Sig: t-st:v: -0.235304		*pv: 0.8682	
TL(I) (1) Sig: t-st:v: -3.112140		*pv: 0.1008	
TL (I) (0) I & T Sig: t-st:v: -2.770996		*pv: 0.2930	

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



The CAGR of annual change savings bank deposits was 10.83684. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of savings bank deposits of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. The branch was accepting more savings bank deposits shows that, the performance of the branch is good.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.8682, 0.1008 and 0.2930 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.95 given below gives details of savings deposits of Sanikerebranch during the study period.

iii. Term Deposits

Total amount of term deposits of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹213.20 lakh and ₹328.40 lakh during the study period i.e 2013-14 to 2019-20 and shown increasing trend. Total amount of term deposits of PKG bank, Sanikere branch during the study period stood at ₹1661.30 lakh and annual average of term deposits was ₹276.8833 lakh.

The amount of term deposits was ₹213.20 lakh (12.83 %) in 2014-15, increased to ₹289.10 lakh (17.40 %) in 2015-16, decreased to ₹231.30 lakh (13.92 %) in 2016-17, rose to ₹296.40 lakh (17.84 %) in 2017-18 to ₹302.90 lakh (18.23 %) in 2018-19, to ₹ 328.40 lakh (17.77 %) in 2019-20. The trend was increasing. Term deposits of Pragathi Krishna Grameen Bank, Sanikere branch was highest in 2019-20 and lowest in 2014-15.

The annual change was ₹75.90 lakh in 2015-16, declined to ₹-57.80 lakh in 2016-17, rose to ₹65.10 lakh in 2017-18, came down to ₹6.50 lakh in 2018-19, rose to ₹25.50 lakh in 2019-20. Coefficient Variable was 16.14717, STD was 44.70881 and CAGR of term deposits was -0.74328. The STD of annual change of term deposits was 53.33374 and Coefficient variable of term deposits was 231.4833. The CAGR of annual change term deposits was -0.93281. Since, there was a wider gap between the set up values of standard

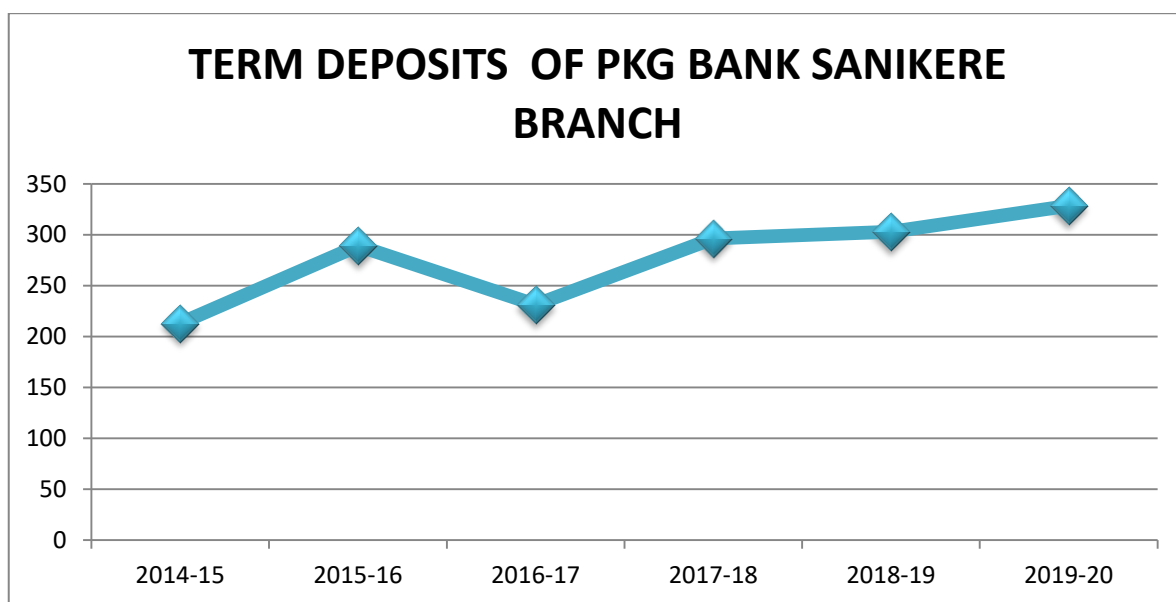
deviation and mean, the growth of term deposits of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. The branch was accepting more term deposits shows that, the performance of the branch is progressive and good.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.2384, 0.0070 and 0.0571 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.96 given below gives details of term deposits of Sanikerebranch during the study period.

Table No. 4.96
Term Deposits of PKGB, Sanikere Branch from 2013-14 to 2019-20
(₹ in lakh)

Year	Term Deposits	% to Total	Annual change
2013-14	NA	---	---
2014-15	213.20	12.83	---
2015-16	289.10	17.40	75.90
2016-17	231.30	13.92	-57.80
2017-18	296.40	17.84	65.10
2018-19	302.90	18.23	6.50
2019-20	328.40	17.77	25.50
Total	1661.30	100	
Mean	276.8833		23.04
St. Dev	44.70881		53.33374
C V	16.14717		231.4833
C A G R	-0.74328		-0.93281
TL(I) (0) Sig: t-st:v: -2.141686		*pv: 0.2384	
TL(I) (1) Sig: t-st:v: -7.070591		*pv: 0.0070	
TL (I) (0) I & T Sig: t-st:v: -5.236171		*pv: 0.0571	

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)



iv. Reserve Funds

Total amount of reserve funds of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹8.60 lakh and ₹12.30 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of reserve funds of PKG bank, Sanikere branch during the study period stood at ₹63.20 lakh and annual average of reserve funds was ₹10.53333 lakh.

The amount of cash reserve funds of the branch was ₹11.60 lakh (18.35 %) in 2014-15, decreased to ₹11.30 lakh (17.88 %) in 2015-16, rose to ₹12.30 lakh (19.46 %) in 2017-18, but decreased to ₹9.70 lakh (15.35 %) to ₹8.60 lakh (13.61 %) in 2018-19 in 2019-20 respectively. The trend was fluctuating. Reserve funds of Pragathi Krishna Grameen Bank, Sanikere branch was highest in 2017-18 and lowest in 2019-20. The annual change of reserve funds of the branch was negative throughout the period. It was ₹-0.30 lakh in 2015-16, but came down to ₹-1.60 lakh in 2016-17, increased to ₹2.60 lakh in 2017-18 again declined to ₹-2.60 lakh, to ₹-1.10 lakh and became negative in 2018-19 and 2019-20 respectively. The CV was 13.40816, STD was 1.412327 and C A G R was -

0.87644 and The STD of annual change of reserve fund swas 1.97375 and Coefficient variable of sundery assets was-328.929. The CAGR of annual change reserve funds was - 0.87644. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of reserve funds the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. The branch was maintaining lesser reserves. Hence there was risk to the branch.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p-value (*p) was at 0.4834, 0.1538 and 0.4737 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.97 given below gives details of net advancs of Sanikere branch during the study period.

Table No. 4.97
Reserve Funds of PKGB, Sanikere Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Reserve Funds	% to Total	Annual change
2013-14	NA		---
2014-15	11.60	18.35	---
2015-16	11.30	17.88	-0.30
2016-17	9.70	15.35	-1.60
2017-18	12.30	19.46	2.60
2018-19	9.70	15.35	-2.60
2019-20	8.60	13.61	-1.10
Total	63.20	100	
Mean	10.53333		-0.60
St. Dev	1.412327		1.97375
C V	13.40816		-328.929
C A G R	-0.87644		-0.87644
TL(I) (0) Sig: t-st:v: -1.428133		*pv: 0.4834	
TL(I) (1) Sig: t-st:v: -2.621067		*pv: 0.1538	
TL (I) (0) I & T Sig: t-st:v: -2.022817		*pv: 0.4737	

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

v. Cash on Hand

Total amount of cash on hand of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹3.90 lakh and ₹194.00 lakh during the study period i.e 2013-14 to 2019-20 and shown fluctuating trend. Total amount of cash on hand of PKG bank, Sanikere branch during the study period stood at ₹264.10 lakh and annual average of cash on hand was ₹44.01667 lakh.

The amount of cash on hand was ₹27.00 lakh (10.22 %) in 2014-15, decreased to ₹3.90 lakh (1.48 %) in 2015-16, increased to ₹16.60 lakh (6.29 %) in 2016-17, and went up to ₹20.30 lakh (7.69 %) in 2017-18 to ₹194.00 lakh (73.45 %) in 2018-19, again came down to ₹2.30 lakh (0.87 %) in 2019-20. The data for the Year 2013-14 was not available. The trend was increasing. Cash on hand of Pragathi Krishna Grameen Bank, Sanikere branch was highest in 2019-20 and lowest in the year 2014-15.

The annual change was ₹75.90 lakh in 2015-16, declined to ₹-57.80 lakh in 2016-17, but went up to ₹65.10 lakh in 2017-18 decreased to ₹6.50 lakh in 2018-19, rose to ₹25.50 lakh in 2019-20. The STD of cash on hand 74.09231 and Coefficient Variable was 168.3278. The CAGR of cash on hand was -0.9858. The Standard Deviation of annual change of cash on hand was 129.9107 and Coefficient variable of term deposits was -2629.77. The CAGR of annual change cash on hand was 0.65974. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of cash on hand of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations.

Table No. 4.98
Cash on Hand of PKGB, Sanikere Branch from 2013-14 to 2019-20

(₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	27.00	10.22	---
2014-15	3.90	1.48	-23.10
2015-16	16.60	6.29	12.70
2016-17	20.30	7.69	3.70
2017-18	194.00	73.45	173.70
2018-19	2.30	0.87	-191.70
2019-20	264.10	100	
Total	44.01667		-4.94
Mean	74.09231		129.9107
St. Dev	168.3278		-2629.77
C V	-0.9858		0.65974
C A G R	-0.9858		0.65974
TL(I) (0) Sig: t-st:v: -2.605021 *pv: 0.1468			
TL(I) (1) Sig: t-st:v: -2.715423 *pv: 0.1418			
TL (I) (0) I & T Sig: t-st:v: -2.962130 *pv: 0.2596			

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

The branch was maintaining moderate amount of cash on hand to meet the requirements of the bank. This shown that, the performance of the branch is progressive and good.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.1468, 0.1418 and 0.2596 at different levels (“0”, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.98 given below gives details of cash on hand of Sanikerebranch during the study period.

vi. Net Advances

Total amount of net advances of the Pragathi Krishna Grameen Bank, Sanikere branch varied between ₹113.00 lakh and ₹981.90 lakh during the study period i.e 2013-

14 to 2019-20 and shown fluctuating trend. Total amount of net advances of PKG bank, Sanikere branch during the study period stood at ₹2447.00 lakh and annual average of net advances was ₹407.83 lakh.

The amount of net advances was ₹924.20 lakh (37.77 %) in 2014-15, increased to ₹ 981.90 lakh (40.13 %) in 2015-16, came down to ₹113.00 lakh (4.62 %) in 2016-17, went up to ₹132.00 lakh (5.39 %) in 2017-18, to ₹144.20 lakh (5.89 %) in 2018-19 and again to ₹151.70 lakh (6.20 %) in 2019-20. The trend was fluctuating. Net advances of Pragathi Krishna Grameen Bank, Sanikere branch was highest in 2015-16 and lowest in 2016-17.

The annual change of net advances of the branch was ₹57.70 lakh in 2015-16, declined to ₹-868.90 lakh in 2016-17, rose to ₹19.00 lakh in 2017-18 declined to ₹12.20 lakh in 2018-19, rose to ₹7.50 lakh in 2019-20. The mean of annual change of net advances of Pragathi Krishna Grameen Bank, Sanikere branch was ₹-154.50 lakh.

Standard Deviation of net advances 422.9195 and Coefficient Variable was 103.6991. The CAGR of net advances was -0.97264. The Standard Deviation of annual change of net advances was 399.85 and Coefficient variable of net advances was -258.81. The CAGR of annual change net advances was -0.974. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of net advances of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. The branch advanced more in the initial two Years but later it decreased, this shown that, the performance of the branch is regressive and not good.

The Augmented Dickey-Fuller (ADF) test has shown the the significance of p- value (*p) was at 0.4761, 0.2694 and 0.7782 at different levels (“0’, at level ‘1’ and at at level ‘0’ Intercept and Trend respectively) and was less than one (*pv<1). Therefore, the null hypothesis is accepted and the performance of Sanikere branch of Pragathi Krishna Grameena Bank is satisfactory. The table No. 4.99 given below gives details of net advances of Sanikerebranch during the study period.

Table No. 4.99
Cash on Hand of PKGB, Sanikere Branch from 2013-14 to 2019-20
 (₹ in lakh)

Year	Cash on Hand	% to Total	Annual change
2013-14	NA	---	---
2014-15	924.20	37.77	---
2015-16	981.90	40.13	57.70
2016-17	113.00	4.62	-868.90
2017-18	132.00	5.39	19.00
2018-19	144.20	5.89	12.20
2019-20	151.70	6.20	7.50
Total	2447.00	100	
Mean	407.83		-154.50
St. Dev	422.9195		399.85
C V	103.6991		-258.81
C A G R	-0.97264		-0.974
TL(I) (0) Sig: t-st:v: -1.445410 *pv: 0.4761 TL(I) (1) Sig: t-st:v: -2.022870 *pv: 0.2694 TL (I) (0) I & T Sig: t-st:v: -1.253542 *pv: 0.7782			

Source: Balane Sheets of PKGB, Sanikere Branch (TL- Test Level, I&T-Intercept and Trend, pv- p-value)

vii. Income and Expenditure of PKG Bank Sanikere Branch

The income and expenditure of Pragathi Krishna Grameen Bank, Sanikere branch were not balanced. Data for the Year 2013-14 regarding income and expenditure of Sanikere branch was not available. The income was ₹ 94.66 lakh in 2014-15, went up to ₹115.10 lakh in 2015-16 and to ₹ 166.40 lakh in 2019-20.

The Expenditure Sanikere branch was ₹ 114.30 lakh in 2014-15, to ₹ 144.90 lakh in 2017-18, to ₹155.60 lakh in 2018-19 again to ₹166.40 lakh in 2019-20. The bank spent more than its income during the study period but equalized for the Year 2015-16, 2018-19 and 2019-20. Expenditure was less than income. So it is clear that bank has failed to earn more than its expenditure.

The trend of both income and Expenditure was increasing. Total expenditure and average expenditure of Sanikere branch was ₹ 782.36 lakh and ₹ 130.3933 lakh respectively. As per the information provided by the Pragathi Krishna Grameen Bank,

Sanikere related to Expenditure and Expenditure, the bank has not controlled Expenditure. Therefore the performance of the branch is partially satisfactory.

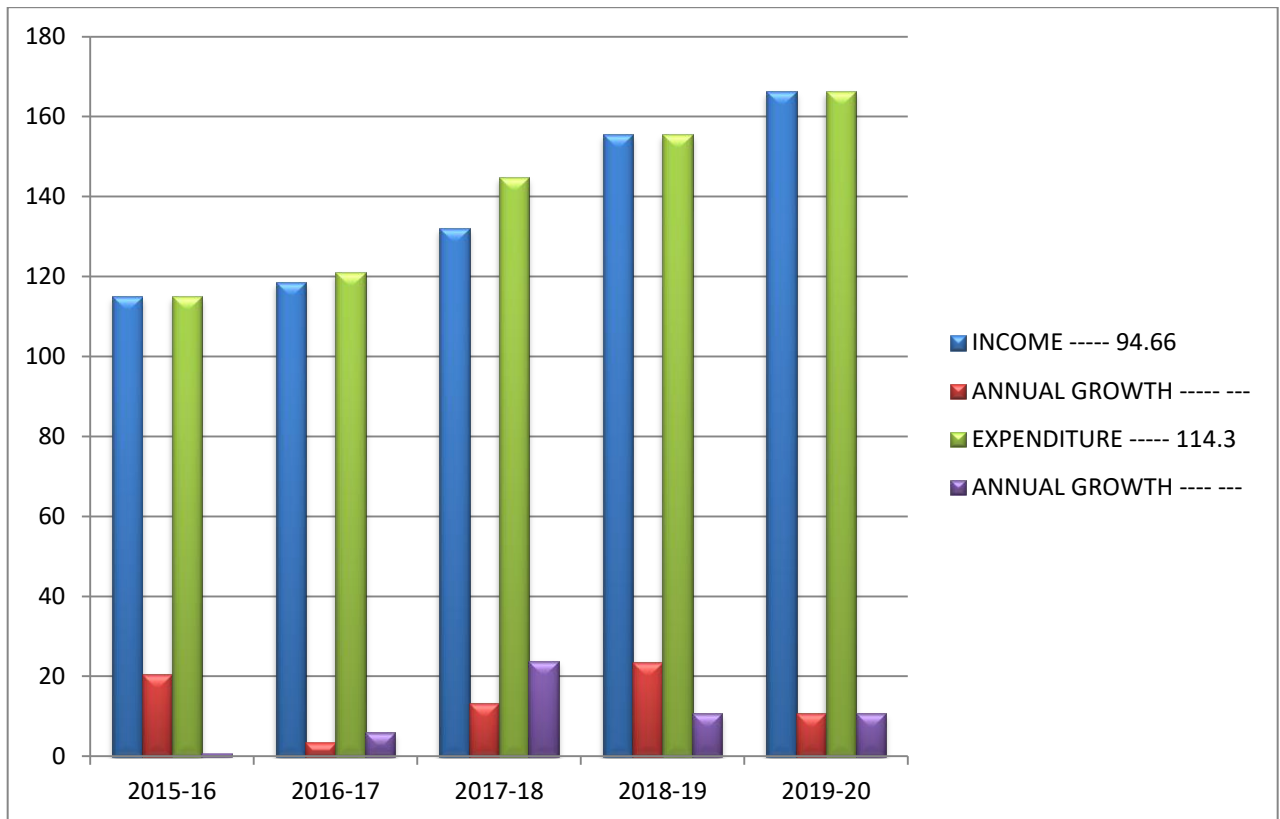
Standard Deviation of income earned by Sanikere branch was 26.77416 and coefficient variable was 20.53338. The average annual change of income was ₹130.3933 lakh. The CAGR of income was -0.70702. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of income of the Pragathi Krishna Grameen Bank, Sanikerebranch had more variations.

Standard Deviation of Expenditure of Sanikerebranch was 22.44024 and Coefficient variable was 16.47252. The CAGR of Expenditure was -0.75736. The average annual Expenditure was ₹130.3933 lakh and the annual average of Expenditure was ₹ 136.2283 lakh. Since, there was a wider gap between the set up values of standard deviation and mean, the growth of Expenditure of the Pragathi Krishna Grameen Bank, Sanikere branch had more variations. No. 4.100 gives details about income earned by PKG Bank, SanikereBranch and its Expenditure from 2013-14 to 2019-20.

Table No. 4.100
Income and Expenditure of PKG Bank, SanikereBranch from 2013-14 to 2019 -20
(₹ in Lakh)

Year	Income	Annual Change	Expenditure	Annual Change	Difference + or -
2014-15	94.66	---	114.30	---	-19.64
2015-16	115.10	20.44	115.10	0.80	00.00
2016-17	118.60	3.50	121.07	5.97	-2.47
2017-18	132.00	13.40	144.90	23.83	-22.90
2018-19	155.60	23.60	155.60	10.70	00.00
2019-20	166.40	10.80	166.40	10.80	00.00
TOTAL	782.36		817.37		-35.01
AV	130.3933	14.348	136.2283	10.42	
STD	26.77416	7.966776	22.44024	8.549822	
CV	20.53338	55.52534	16.47252	82.05203	
CAGR	-0.70702	-0.89432	-0.75736	1.7	

Source: Annual Reports of PKG Bank, SanikereBranch (FPP)



Total Business of All Selected PKG Bank Branches of Chitradurga District

The study selected 14 PKG Bank branches in Chitradurga district. The performance of the said braches has been assessed with different parameters. The performance and status of the selected branches has been given in the following tables.

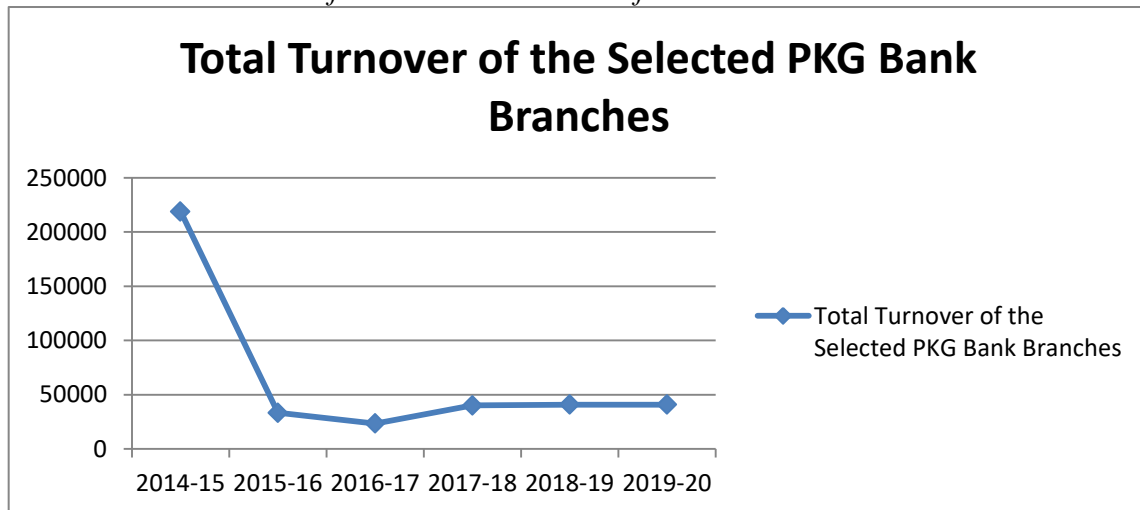
Total Turnover of the Selected PKG Bank Branches

Ranking has been given based on the total turnover of the selected branch.

**Table No. 4.101
Total Turnover of the Selected PKG Bank Branches (₹In lakh)**

Name of the PKG Branch	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total	Rank
B. Durga	1517.27	1564.61	1268.04	1644.50	1689.78	1677.99	9362.19	XI
Bahaduraghatta	1839.65	2245.53	2416.40	2632.61	2615.13	2488.51	14237.83	V
Chikkabennur	2061.31	2439.93	2591.16	2779.86	2749.99	2518.62	15140.87	III
Hireguntanur	942.41	957.14	1051.27	1310.33	1376.43	1369.92	7007.50	X
Kurubarahalli	1071.62	1307.26	1522.32	1654.89	1708.01	1829.72	9093.82	VIII
Muddapur	953.72	1077.50	1327.46	1582.21	1496.49	1526.09	7963.47	IX
Sirigere	1208.66	2462.97	3374.73	3756.20	4008.62	4489.75	19300.93	III
Holalkere	NA	6324.97	673.92	6537.28	6893.72	7247.45	27677.34	I
Shivaganga	197656	2163.66	261.28	2626.53	2584.13	2340.29	11952.45	VI
Talya	1346.52	1531.99	1813.72	1995.99	2004.99	1979.37	10672.58	IX
Bagur	2307.93	2457.27	NA	3283.97	3234.55	3102.05	14385.77	IV
Kellodu	705.47	736.74	782.53	884.99	922.77	905.55	4938.05	XVI
Tirumalapur	1412.40	1524.09	1713.04	1847.50	1849.50	1732.31	10078.84	VII
Sanikere	1065.23	1155.04	1243.35	1366.99	1476.64	1631.88	7939.13	XIV
Mutttagadur	2791.82	2924.14	3179.02	3466.33	3522.79	3525.86	19409.96	II
Total	218941.32	33312.77	23469.4	40150.04	40883.53	40883.98	201961.6	

Source: Balance Sheets of Concerned branches of PKG Bank



From the Table No. 101 it is clear that, the total turnover of all the selected branches was ₹201961.60 lakh during the study period. The data reflected that, the trend of turnover was upward and positive. Turnover of all the selected branches was increasing year by year. The total turnover of the selected branches of PKG Bank branches in Chitradurga districts was ₹218941.32 lakh in 2014-15 rose to ₹33312.77 lakh in 2015-16. The turnover decreased to ₹23469.40 lakh in 2016-17 again went up in 2017-18 2018-19 and 2019-20 to ₹40150.04, to ₹40883.53 lakh to 40883.98 lakh respectively.

Holalkere branch stood first and Kelloodu branch last i.e. 16th rank with the total turnover of ₹ 27677.34 lakh and ₹4938.05 lakh in total turnover during the study period. Muttagadur Branch and Sirigere Branch stood at 2nd and 3rd among the 16 branches of PKG Bank in Chitradurga district.

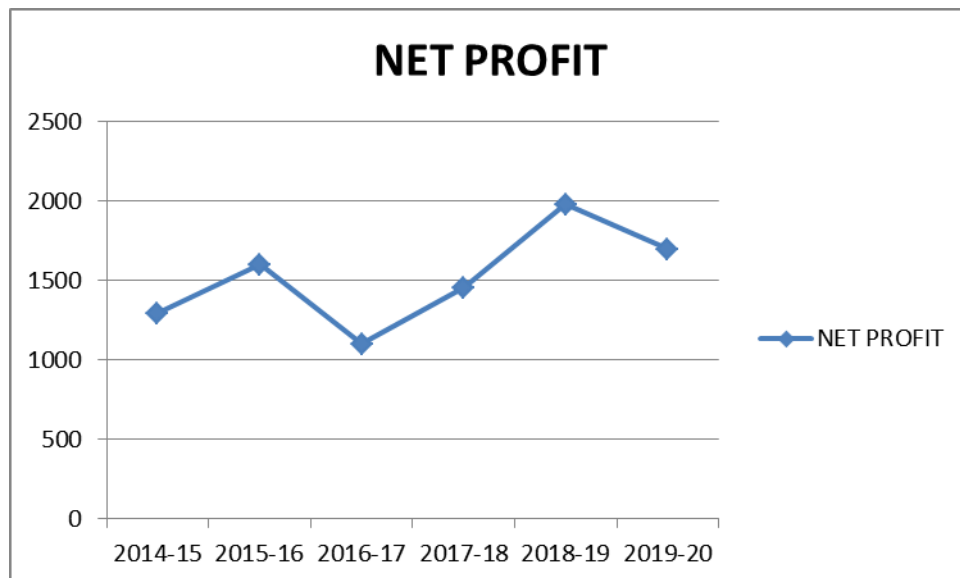
Net Profit Earned by the different branches of PKGV Bank in Chitradurga district

Ranking has been given based on the net profit earned by the selected branch. From the above table it is clear that, Bahaduraghatta Branch stood first and Sirigere Branch last i.e. 16th rank with the net profit earnings of Rs. 1181.26 lakh and Rs. 0.00 lakh during the study period. Muttagadur Branch and Shivaganga Branch stood 2nd and 3rd among the 16 branches of PKG Bank in Chitradurga district. The following table No. 102 gives details.

Table No. 4.102
Net Profit Earned by the different branches of PKGV Bank in Chitradurga district
 (Rs. In Lakh)

Name of the PKG Branch	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total	RANK
B. Durga	64.05	23.17	39.59	71.39	84.11	68.99	351.30	XI
Bahaduraghatta	147.35	193.53	183.37	215.14	240.88	200.99	1181.26	I
Chikkabennur	43.32	126.47	121.64	135.57	164.80	137.94	729.74	V
Hireguntanur	42.85	54.55	25.42	40.57	48.32	52.40	264.11	XIII
Kurubarahally	75.26	117.03	88.88	106.84	97.59	92.91	578.51	VII
Muddapur	63.32	82.49	63.83	94.24	127.91	112.71	544.5	VIII
Sirigere	00.00	00.00	00.00	00.00	00.00	00.00	00.00	XVI
Holalkere	85.42	10.66	00.00	00.00	00.00	00.00	96.08	XIII
Shivaganga	185.62	137.45	104.30	90.24	172.51	136.22	826.34	III
Talya	66.03	92.12	66.84	106.50	117.16	94.38	543.03	IX
Bagur	149.23	201.89	NA	00.00	234.13	196.15	781.40	IV
Kelloodu	49.88	58.05	47.47	53.71	59.69	51.62	320.42	XII
Tirumalapur	84.86	113.77	10.91	127.88	135.81	110.15	583.38	VI
Sanikere	65.29	75.13	51.31	68.99	95.76	86.75	443.23	X
Muttugadur	129.44	188.22	175.79	208.18	236.57	218.83	1157.03	II
Total	1295.24	1601	1100.99	1454.82	1980.04	1697.98	8303.73	

Source: Balance Sheets of Concerned branches of PKG Bank



Deposit Mobilization by all the Selected Branches of PKG Bank in Chitradurga District

Accepting deposits is the major function of the bank. Different branches of PKG Bank collected different amount of different types of deposits. The Bagur branch collected highest amount of demand deposits (₹542.10 lakh) and Kellodu branch lowest (₹25.10 lakh). Sirigere branch collected highest i.e ₹3033.90 lakh amount of Savings deposits and where as Kellodu branch collected lowest i.e ₹940.30 lakh. The term deposits bring more

Table No.4.103

Deposit Mobilization by all the Selected Branches of PKG Bank in Chitradurga District (₹ In lakh)

Name of the PKG Branch	Demand Deposits	SB Deposits	Term Deposits	Total
Chitradurga	240.47	2518.00	2932.30	5690.77
Bahaduraghatta	372.30	1571.60	2024.70	3968.60
Chikkabennur	262.30	2247.00	2454.30	4963.36
Hireguntanur	155.40	3022.10	2858.10	9035.60
Kurubarahalli	401.10	2827.90	2902.10	6131.10
Muddapur	323.80	2344.90	2100.50	4769.20
Sirigere	135.00	3033.90	2356.76	5525.66
Holalkere	NA	NA	NA	NA
Shivaganga	491.49	2692.04	3969.40	7152.93
Talya	274.61	2765.20	3580.20	6620.01
Bagur	542.10	2411.50	2159.37	5112.97
Kellodu	25.10	940.30	1305.40	2270.08
Tirumalapura	259.40	1879.60	2292.50	4430.90
Sanikere	198.20	2425.20	1661.30	4284.70
HIGHEST	Bagur	Sirigere	Shivaganga	Hireguntanur
LOWEST	Kellodu	Kellodu	Kellodu	Kellodu

Source: Annual Reports of PKG Bank

Expenditure to the bank and reflect the confidence of the customers on the bank. Shivaganga branch stood first in collecting term deposits and Kellodu branch last with the amount of ₹3969.40 lakh and ₹1305.40 lakh respectively during the study period. Hireguntanur and Kellodu stood first and last in collecting deposits respectively during the study period.

Financial Performance of the Selected PKG Bank Branches

The table No. 4.104 shows the performance of selected branches of PKG Bank in Chitradurga. Hireguntanur branch collected highest amount of deposits i.e. ₹9035.60 lakh

Table No. 4.104.
Financial Performance of the Selected PKG Bank Branches (₹In lakh)

Name of the PKG Branch	TD	RF	OL	COH	NA	Expenditure	Exp	Profit
Chitradurga	5690.77	59.89	53.00	194.70	1547.60	588.80	690.83	351.30
Bahaduraghatta	3968.60	8.72	31.60	80.90	1103.40	745.80	719.30	1181.26
Chikkabennur	4963.36	288.60	31.30	44.80	779.70	920.30	648.71	729.74
Hireguntanur	9035.60	36.40	39.20	101.80	2941.07	748.45	1890.10	264.11
Kurubarahally	6131.10	235.60	53.00	108.50	1246.02	795.70	584.98	578.51
Muddapur	4769.20	54.00	52.10	95.60	1616.46	NA	NA	544.5
Sirigere	5525.66	16.20	250.60	134.41	1788.21	1100.00	1115.07	00.00
Holalkere	NA	NA	NA	NA	NA	NA	NA	96.08
Shivaganga	7152.93	39.39	82.70	120.10	1151.36	491.36	306.94	826..34
Talya	6620.01	103.20	36.00	91.80	888.69	961.56	969.56	543.03
Bagur	5112.97	633.90	119.60	29.10	940.80	2187.10	509.59	781.40
Kellodu	2270.08	18.60	30.30	53.30	4196.20	525.00	529.70	320.42
Tirumalapura	4430.90	1915.40	28.30	126.50	971.95	1010.20	1072.78	583.38
Sanikere	4284.70	63.20	31.40	264.10	2447.00	782.36	817.37	443.23
HIGHEST	HGT	Bagur	Sirigere	Sanikere	HGT	Bagur	HGT	BDGT
LOWEST	KLD	BDGT	TMP	Bagur	CKB	SGNG	SGNG	HLK

Source: Annual Reports of PKG Bank

{
TD- Total Deposits, **RF-** Reserve Funds, **OL-** Other Liabilities, **COH-** Cash on Hand, **NA-** Net Advances, **EXP-** Expenditure, **HGT-** Hireguntanur, **TMP-** Tirumalapura, **BDGT-** Bahaduraghatta, **CKB-** Chikkabennur, **SGNG-** Shivaganga **HLK-** Holakere, **KLD-** Kellodu
 }

and Kellodu branch collected lowest i.e ₹2270.08 lakh among all other selected branches in Chitradurga district. Reserve funds were highest i.e ₹ 633.90 lakh in Bagur branch and lowest i.e ₹ 8.72 lakh in Bahaduraghatta branch. Bagur branch was playing safety game where as Bahaduraghatta was unsafe. Sirigere branch had highest liabilities and Tirumalapura branch had lowest liabilities. Sanikere branch kept highest i.e ₹ 264.10 lakh cash on hand and Bagur kept lowest i.e ₹29.10 lakh. Hireguntanur branch advanced more i.e ₹ 2941.07 lakh and Chikkabennur less i.e ₹ 779.70 lakh compared with other branches. Expenditure earnings of Bagur branch was highest i.e ₹ 2187.10 lakh and Shivaganga branch was lowest i.e ₹ 491.36 lakh. Expenditure of Hireguntanur branch was highest ₹ 1890.10 lakh and Shivaganga was lowest i.e ₹306.94 lakh. Both Expenditure and Expenditure were highest in the case of Shivaganga branch. Bahaduraghatta earned highest profit i.e ₹1181.26 lakh and Holalkere branch earned lowest profit of ₹96.08 lakh among the selected branches during the study period.

HYPOTHESES TESTING-AUGMENTED DICKEY-FULLER TEST, PKGB

Augmented Dickey –Fuller test was conducted for all the tables. The **P-Value** of all the parameters used in the data analyses was less than one (**P-Value <1**). Therefore the Null Hypothesis was accepted and other hypotheses were rejected. The Table No. 4.1105 gives details about the t-Values and p-Values of the different parameters.

TABLE NO. 4.105

	Variables	At Level I(0)		At First Difference I(1)		At Level I(0) Intercept & Trend	
		t-statistic	P-Value	t-statistic	P-Value	t-statistic	P-Value
Aggregate Deposits (PKGB)	AGD	0.198390	0.9542	- 3.814825	0.0306	-3.137613	0.1677
Advances Outstanding (PKGB)	AOS	- 0.262184	0.8955	- 0.262184	0.8007	-1.970714	0.5293
Total Business (PKGB)	TOB	- 1.050289	0.6769	- 2.667660	0.2739	----	----
Net Profit (PKGB)	NPR	- 1.942365	0.3018	- 5.646889	0.0120	----	----
CHITRADURGA BRANCH							
Demand Deposits	DDCDRG	- 1.499399	0.4544	- 2.189285	0.2295	-2.039950	0.4631
Savings Deposits	SDCDRG	0.331460	0.9469	- 3.722142	0.0612	-3.063972	0.2435
Term Deposits	TDCDRG	- 0.696283	0.75550	- 2.726580	0.1405	-2.108664	0.4467
Reserve Funds	RFCDRG	- 1.700248	0.3765	- 1.999958	0.2755	-1.494397	0.7162
Other Liabilities	OLCDRG	- 1.655868	0.3938	- 1.911596	0.2993	-1.243580	0.7820
Cash on Hand	CHCDRG	- 0.823609	0.7190	- 0.927781	0.6578	-0.458374	0.9147
Net Advances	NACDRG	- 2.313796	0.1982	- 2.426028	0.1820	-1.961876	0.4883
TIRUMALAPURA							
Demand Deposits	DDTRMPR	- 1.743073	0.3613	- 2.108793	0.2472	-1.979650	0.4831
Savings Deposits	SDTRMPR	- 1.136204	0.6069	- 2.292225	0.2071	-2.129201	0.4409
Term Deposits	TDTRMPR	- 2.160549	0.9972	- 1.248422	0.5371	-1.183436	0.7980
Other Liabilities	OLTRMPR	- 1.754832	0.3574	- 1.756767	0.3490	-2.216873	0.4131
Cash on Hand	CHTRMPR	- 2.156152	0.2349	- 5.536306	0.0172	-5.225957	0.0574
Net Advances	NATRMPR	- 1.690810	0.3803	0.889225	0.9729	-1.305319	0.9961
TALYA							
Demand Deposits	DDTLY	-	0.6012	-	0.1682	-3.072015	0.2730

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		1.089367		2.595348			
Savings Deposits	SDTLY	-	0.6545	-	0.2361	-2.32384	0.4624
		0.937836		2.171302			
Term Deposits	TDTLY	-	0.9749	-	0.0000	-43.99425	0.0001
		0.942508		40.21353			
Reserve Funds	RFTLY	-	0.0161	-	0.2108	-3.006187	0.2800
		5.641619		2.306634			
Other Liabilities	OLTLY	-	0.9459	-	0.0198	-6.506123	0.0560
		0.450553		6.419892			
Cash on Hand	CHTLY	-	0.1134	-	0.3357	-2.268397	0.3932
		2.979351		1.753866			
Net Advances	NATLY	-	0.2221	1.863158	0.9881	2.399698	0.9973
		2.223414					
SIRIGERE							
Demand Deposits	DDSRGR	-	0.4252	-	0.1785	-1.571338	0.6929
		1.598993		2.409936			
Savings Deposits	SDSRGR	-	0.5788	-	0.1167	-3.445007	0.1913
		1,241005		2.945787			
Term Deposits	TDSRGR	-	0.0439	-	0.0005	-15.04097	0.0008
		3.836409		13.12900			
Reserve Funds	RFSRGR	-	0.7382	-	0.0953	-2.372005	0.3620
		0.812745		3.028209			
Other Liabilities	OLSRGR	-	0.1571	-	0.2659	-2.149819	0.4372
		2.537009		2.036617			
Cash on Hand	CHSRGR	-	0.0002	-	0.0001	-37.58723	0.0001
		12,45894		47.07345			
Net Advances	NASRGR	-	0.0421	-	0.1297	-3.516716	0.1765
		3.883664		2.823156			
SHIVAGANGA							
Demand Deposits	DDSVNG	-	0.00001	-	0.0002	-16.37257	0.0005
		30,83222		15.85106			
Savings Deposits	SDSVNG	-	0.0000	-	0.0001	-25.82335	0.0001
		23.67939		20.32081			
Term Deposits	TDSVNG	-26.3149	0.0000	-	0.0003	-17.20154	0.0004
				15.19907			
Reserve Funds	RFSVNG	-	0.2741	-	0.0468	-	0.2322
		2.011415		4.072051		3.91157607	
Other Liabilities	OLSVNG	-	0.5563	-	0.5523	-1.154958	0.8017
		1.257384		1.210582			
Cash on Hand	CHSVNG	-	0.0402	-	0.5294	-1.596665	0.6743
		3.934455		1.266895			
Net Advances	NASVNG	-	0.0001	-	0.0001	-52.76278	0.0001
		89.37486		44.75403			
SANIKERE							

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Demand Deposits	DDSNKR	- 2.489282	0.1644	- 1.640947	0.3868	-2.133910	0.4402
Savings Deposits	SDSNKR	- 0.235304	0.8682	- 3.112140	0.1008	-2.770996	0.2930
Term Deposits	TDSNKR	- 2.141686	0.2384	- 7.070591	0.0070	-5.236171	0.0571
Reserve Funds	RFSNKR	- 1.428133	0.4834	- 2.621067	0.1538	-2.022817	0.4737
Other Liabilities	OLSNKR	- 1.600260	0.4150	- 3.044888	0.1070	-3.171856	0.2310
Cash on Hand	CHSNKR	- 2.605021	0.1468	- 2.715423	0.1418	-2.962130	0.2596
Net Advances	NASNKR	- 1.445410	0.4761	- 2.022870	0.2694	-1.253542	0.7782
MUDDAPUR							
Demand Deposits	DDMDPR	- 8.762355	0.0014	- 9.300097	0.0025	-6.711059	0.0233
Savings Deposits	SDMDPR	- 2.802170	0.1207	- 2.530235	0.1658	-2.381608	0.3613
Term Deposits	TDMDPR	- 3.792242	0.0457	- 3.207812	0.0925	-3.207812	0.2470
Reserve Funds	RFMDPR	-4.71808	0.4657	- 1.625556	0.3925	-1.996716	0.4794
Other Liabilities	OLMDPR	- 1.492899	0.4571	- 1.873360	0.3107	-1.518826	0.7075
Cash on Hand	CHMDPR	- 2.148458	0.2368	- 2.156877	0.2365	-2.081797	0.4559
Net Advances	NAMDPR	- 18.67665	0.0000	- 17.74450	0.0001	-19.77167	0.0002
KURUBARAHALLI							
Demand Deposits	DDKBHL	- 4.772812	0.03139	- 6.556088	0.0051	-5.578724	0.0284
Savings Deposits	SDKBHL	- 0.908551	0.7076	- 4.592082	0.0226	-3.287165	0.1775
Term Deposits	TDKBHL	- 0.881503	0.9790	- 1.894494	0.3095	-0.980824	0.8596
Reserve Funds	RFKBHL	- 1.482563	0.4612	9.762774	0.0008	-11.43854	0.0011
Other Liabilities	OLKBHL	- 2.250234	0.2093	- 3.716603	0.0490	-1.173967	0.7993
Cash on Hand	CHKBHL	- 3.920890	0.0327	- 7.116522	0.0069	-5.337880	0.0534
Net Advances	NAKBHL	- 0.701936	0.7697	- 42.12733	0.0001	-54.20234	0.0001

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KELLODU							
Demand Deposits	DDKLD	- 1.907574	0.3052	- 2.153602	0.2372	-1.873914	0.5223
Savings Deposits	SDKLD	- 2.057420	0.2611	- 3.468135	0.0748	-2.569107	0.3222
Term Deposits	TDKLD	0.317115	0.9455	-1.65281	0.3823	-1.134271	0.8075
Reserve Funds	RFKLD	- 2.571841	0.1519	- 3.586089	0.0681	-2.801770	0.2864
Other Liabilities	OLKLD	- 1.534398	0.4405	- 1.628468	0.3915	-1.124969	0.8086
Cash on Hand	CHKLD	- 3.865702	0.0427	- 4.811658	0.0277	-4.941876	0.0665
Net Advances	NAKLD	- 2.947024	0.1039	- 3.585101	0.0682	-3.240011	0.2250
HIREGUNTANUR							
Demand Deposits	DDHRGN	- 0.206268	0.8737	- 3.278379	0.0869	-2.156599	0.4211
Savings Deposits	SDHRGN	- 1.659343	0.3925	- 3.601145	0.0674	-4.77888	0.1131
Term Deposits	TDHRGN	- 0.577755	0.7865	- 8.781995	0.0032	-6.304767	0.0302
Reserve Funds	RFHRGN	- 1.661927	0.3915	- 1.813092	0.3295	-2.123834	0.4417
Other Liabilities	OLHRGN	- 0.613543	0.4544	- 2.189285	0.9722	-1.537223	0.6993
Cash on Hand	CHHRGN	- 1.761594	0.3553	- 1.308086	0.5119	-1.511467	0.7096
Net Advances	NAHRGN	- 0.826297	0.7182	- 2.080098	0.2549	-2.059815	0.4548
BAGUR							
Demand Deposits	DDBGR	- 0.585631	0.3684	- 0.585631	0.6627		
Savings Deposits	SDBGR	1.272353	0.8629	1.272353	0.4241		
Term Deposits	TDBGR	6.810260	0.9933	6.810260	0.0928		
Reserve Funds	RFBGR	- 2.284338	0.2087	- 1.754089	0.3357	-2.237430	0.4060
Other Liabilities	OLBGR	- 1.005707	0.6299	- 2.484016	0.1826	-2.161179	0.4190

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CHAPTER-V

MAJOR FINDINGS, CONCLUSIONS AND SUGGESTIONS

The present study is an appraisal of the performance of the Pragathi Krishna Grameen Bank and its 14 branches in Chitradurga district. The study has been based on the secondary data, on the selected branches of PKG Bank in Chitradurga district collected from the published sources of the government and semi government institutions, the Reserve Bank of India, etc. The data pertaining to the individual PKG Bank branch has been collected from the Annual Reports and balance sheets published by them. The study was restricted for the period 2009-10 to 2018-19 in case of PKG Bank and 2013-14 to 2019-20 in case of selected branches in Chitradurga. The major findings relate to the physical and financial dimensions of the PKG Bank branches in Chitradurga. The important areas covered by the appraisal analysis of the PKG Bank and its branches relate to the:

- (i) Number of PKG Bank and its branches at the national, state and district level.
- (ii) The deposits of the PKG Bank, their components and their growth.
- (iii) The reserves and other liabilities of the PKG Banks and their growth trends during the study period.
- (iv) Net advances relating to the PKG Bank and branches covered by the study.
- (v) Recovery and The Non-performing Assets of the PKG Bank and branches covered by the study
- (vi) Trends in Expenditure and Expenditure of PKG Bank's selected Branches
- (vii) The profit position and the financial performance of the PKG Bank and its branches during the study period.

The following major findings have emerged from the analysis of the above aspects of financial performance of the PKG Bank and its branches.

General Findings

Following are the general findings of the present study-

- 1.1. The Regional Rural Banks occupy a strategic position and have played a vital role in meeting the credit requirements of farmers in agricultural development. The institutional structure of rural banking in India consists of four sets of institutions viz. the Commercial Banks (CBs), both nationalized and others, State Cooperative Agriculture and Rural Development Banks (SCARDBs) with Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to them or supported by a network of branches at the taluka-block level and finally the Regional Rural Banks (RRBs).
- 1.2. The cooperative banks give short and medium term loans and the SCARDBs and PCARDBs extend medium and long term loans while RRBs focus primarily on the small and marginal farmers, agricultural labourers and rural artisans.
- 1.3. The All India Rural Credit Survey (1969) recommended the adoption of multi-agency approach to finance the rural sector. Government openly accepted that rural credit could not be met by cooperative societies alone and the commercial banks should play an important role in the rural sector. This was the basic reason for nationalization of 14 leading commercial banks in 1969. It was followed by the setting up of Regional Rural Banks (RRBs). Thus the multiagency approach of institutional credit was evolved over a number of Years.
- 1.4. Regional Rural Banks are special category of Banks established by Government of India in 1975 under the Provisions of the ordinance promulgated by the President of India 26-09-1975.
- 1.5. NABARD as the apex bank for rural finance was established in 1982.

- 1.6. **On rural credit, Narasimham Committee** under the rule of PM Mrs. Indira Gandhi made recommendation for the formulation of Regional Rural Banks (RRBs), for the benefit of the rural population as compared to commercial banks.
- 1.7. The Banking Commission in 1969 came up with an idea of crediting Regional Rural Banks (RRBs). This was to be in addition to the existing multiagency credit structure.
- 1.8. Regional Rural Banks have been formed and sponsored by the state. These RRBs are regionally based and rural oriented. These banks are expected to constitute a low cost banking system with local feel and high degree of efficiency coming with organic links with the commercial banks
- 1.9. A committee was formed under the chairmanship of K. C. Chakraborty, to analyze the situation of RRBs, in 2009. In 2010, the committee suggested many measures to increase the Capital to Risk-Weighted Assets Ratio (CRAR), one of them was recapitalization of the banks.
- 1.10. A committee was formed under the chairmanship of K. C Chakraborty, to analyze the situation of RRBs, in 2009. In 2010, the committee suggested many measures to increase the Capital to Risk-Weighted Assets Ratio (CRAR), one of them was recapitalization of the banks.
- 1.11. For the improvement of skills of the staff of RRBs, the Government in collaboration with NABARD started a corpus building fund with an initial corpus of ₹ 100 crore.
- 1.12. There were more than 190 RRBs in 1990s. In a phase-wise manner the amalgamation of these banks was done. In the first phase 25 RRBs were merged into ten banks reduced the number to 67 banks in January 2013. In the second phase it was further reduced to 56 banks in March 2016. In the third phase, it was reduced to 43 banks.
- 1.13. RRBs extend Short- term loans on a low rate of interest to the priority sector. RRBs cannot extend large or long- term loans to its customers.

- 1.14. Out of total Bank Credit, 75 % has to be provided to the Priority Sector Lending. Out of this total credit, 10 % has to be given to the economically weaker sections of the society (WS).
- 1.15. The Regional Rural Banks in India have taken the responsibility of *distribution of wages to the beneficiaries* under the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and the Pradhan Mantri Gram Sadak Yojana (PMGSY). The *pensions* provided under the poverty alleviation schemes and pension schemes of India are also distributed through these banks to the beneficiaries.
- 1.16. The Regional Rural Banks in India are providing agency services and general utility services to their customers. Agency services like foreign exchange, bill payments, money wire transfer, etc. Utility services like ATM, UPI, issuance of debit cards, locker facilities, etc. are also provided by RRBs in India.
- 1.17. The RRBs are regulated by RBI and National Bank for Agricultural and Rural Development of India NABARD through their policies
- 1.18. Due to smaller financial needs, lower Expenditures, public and private sector banks do not deal with farmers and rural section. In such cases RRBs facilitate, for a separate banking system to **protect the interests** of these sectors.
- 1.19. The RRBs **covering underserved rural areas** in terms of financial services and extending credit assistance. RRBs help for the **growth of co-operatives**, agricultural societies, etc.
- 1.20. RRBs reduce **dependency of** farmers and the weaker sections **on traditional sources** like money lenders.
- 1.21. The area of operation of a RRB consists of a compact block of 1-5 districts. A branch office of an RRB generally confines to its activities to 1-3 blocks and provides finance to 5-10 Farmers Service Societies (FSS)

- 1.22. Every RRB is sponsored by a commercial bank which is a public sector commercial bank. The RRB is established with the initiative of a particular commercial bank in consultation with the State Government and Central Government.
- 1.23. The sponsoring bank helps the RRB by providing trainings to the staff of the RRB and providing management consultations to the bank for a minimum period of 5 Years.
- 1.24. Each Regional Rural Bank is managed by a Board of Directors. The Board consists of not less than 9 members including a Chairman and not exceeding 15 members in aggregate. The Chairman of the Board of Directors of an RRB is appointed by the Central Government for a period not exceeding 5 Years.
- 1.25. RRBs undertake normal banking business, which include mobilizing deposits, making loans and advances and providing remittance facilities to their clientele. However, the RRBs have a speciality of business as they are required to provide loans and advances mainly to weaker sections of the community. Rural development through the upliftment of weaker sections of the society is the main concern of the RRBs. The Regional Rural Banks also provide finance to co-operatives. These banks organize and nourish the Farmers Service Societies (FSS).
- 1.26. The Indian Government launched the **Kisan Credit Card (KCC)** under RRBs and RRBs allowed farmers to buy crops and fertilizer on a credit basis. Later **Kisan Credit Card (KCC)** replaced with **RuPay debit card cum Kisan credit card**, and these cards were offered to all the account holders of RRBs.
- 1.27. RRBs incurred a big loss of more than ₹22 billion in the financial Year 2020 due to the COVID-19 pandemic.
- 1.28. The Regional Rural Bank earned a profit of more than ₹16 billion in 2021.

- 1.29. The functions of RRBs are limited to a particular area Branch expansion process of RRBs is slow
- 1.30. The RRBs have failed to mobilize accounts within themselves and keep rich customers of the village are excluded though they are potential depositors. Therefore they lagging in deposit mobilization.
- 1.31. The Regional Rural Banks, banks are not capable in expanding the financial assistance in accordance with the demand because of lack of capital.
- 1.32. The RRBs advance loans to small and marginal farmers, small manufacturer and labours that too without sufficient guarantee therefore loan amount does not repay by the borrowers in time.
- 1.33. Time-consuming procedures are followed by RRBs in connection with disbursing loans.
- 1.34. Share Capital of PKG Bank was ₹63.66 crores, total business was ₹27761 crores and earned profit of ₹353 crores.
- 1.35. The Pragathi Krishna Grameen Bank is working with 10 Regional Offices, 1119 branches with 159 ATMs and 4657 employees (as on March 2022). Following table gives details of branch expansion.
- 1.36. Pragathi Krishna Grameen Bank is in forefront and technology implementation and digitization. Apart from care Banking ATMs, NEFT, RTGS, implementation hitherto RRBs has ventured into AEPS on US, Off US transactions, Mobile Banking Apps etc.
- 1.37. The Pragathi Krishna Grameen Bank is functioning with 84 branches in Chitradurga district

A. Findings based on Specific data collected from PKG Bank

- 2.1. The aggregate deposits of PKG Bank were ₹. 103435.70 crore during the study period. It was ₹ 5216.69 crore in the Year 2009-10 increased to ₹15917.22 crore in 2018-19. The Compound Annual change Rate (CAGR) was 29.51 %.
- 2.2. Total loan provided by PKG Bank was ₹ 93004.17 crore during the study period. The CAGR of advances outstanding of PKG Bank was 28.50 %.
- 2.3. Total business of PKG Bank during the 10 Year period was increasing consistently. Total business of PKG Bank during the 10 Year period i.e 2009-10 to 2018-19 was ₹196439.90 crore. Total business of PKG Bank during the 10 Year period was increasing consistently. The CAGR was 29.01 %.
- 2.4. The net profit of PKG Bank has shown fluctuating trend. It fluctuated between ₹24.76 crore and ₹ 215.79 crore. In the Year 2009-10, PKG Bank earned a net profit of ₹72.83 crore. The PKG Bank earned ₹1010.71 crore profit during the assessment period. The CAGR of net profit of the bank was 9.27.
- 2.5. The %age recovery of loan issued by KVG Bank was 83.03 crore in 2009-10 and in 2018-19 it was 65.74 crore. The %age recovery of loans issued by KVG Bank varied between 65.74 and 88.05.
- 2.6. The amount of Gross NPAs has been increasing. It was Rs. 26045 lakh 2013-14 but increased to ₹ 63845 lakh in 2018-19.

C. Findings based on Specific data collected from PKG Bank branches in Chitradurga district.

The study has covered 14 PKG Bank branches in Chitradurga district. The performance of the selected braches has been assessed with different parameters. The findings related to the performance and the status of selected 14 branches of PKG Bank has been given below.

- 3.1 The total turnover of 14 selected PKG Bank branches during the study period was ₹201961.60 lakh.
- 3.2 The turnover of Chikkabennur Branch was highest among the selected 14 branches of PKG Bank with ₹ 15140.87 lakh. The turnover of Kellodu Branch of KGB was lowest in the group with ₹ 4938.05 lakh.
- 3.3 Hireguntanur branch collected highest amount of deposits i.e ₹9035.60 lakh and Kellodu branch collected lowest i.e ₹2270.08 lakh among all other selected branches in Chitradurga district.
- 3.4 Reserve funds were highest i.e ₹ 633.90 lakh in Bagur branch and lowest i.e ₹ 8.72 lakh in Bahaduraghatta branch. Bagur branch was playing safety game where as Bahaduraghatta was unsafe.
- 3.5 Sirigere branch had highest liabilities and Tirumalapura branch had lowest liabilities. Sanikere branch kept highest i.e ₹ 264.10 lakh cash on hand and Bagur kept lowest i.e ₹29.10 lakh.
- 3.6 Hireguntanur branch advanced more i.e ₹ 2941.07 lakh and Chikkabennur less i.e ₹ 779.70 lakh compared with other branches.
- 3.7 Expenditure earnings of Bagur branch was highest i.e ₹ 2187.10 lakh and Shivaganga branch was lowest i.e ₹ 491.36 lakh.
- 3.8 Expenditure of Hireguntanur branch was highest ₹ 1890.10 lakh and Shivaganga was lowest i.e ₹306.94 lakh.
- 3.9 Both Expenditure and Expenditure were highest in the case of Shivaganga branch.
- 3.10 Bahaduraghatta earned highest profit i.e ₹1181.26 lakh and Holalkere branch earned lowest profit of ₹96.08 lakh among the selected branches during the study period.
- 3.11 Different branches of PKG Bank collected different amount of different types of deposits.

- 3.12 The Bagur branch collected highest amount of demand deposits (₹542.10 lakh) and Kelloodu branch lowest (₹25.10 lakh).
- 3.13 Sirigere branch collected highest i.e ₹3033.90 lakh amount of Savings deposits and where as Kelloodu branch collected lowest i.e ₹940.30 lakh.
- 3.14 Shivaganga branch stood first in collecting term deposits and Kelloodu branch last with the amount of ₹3969.40 lakh and ₹1305.40 lakh respectively during the study period. Hireguntanur and Kelloodu stood first and last in collecting deposits respectively during the study period
- 3.15 Most of the branches are working with less number of staff and facing the problem of manpower.

SUGGESTIONS:

The problems that are faced by the RRBs are indisputable. All these problems have to be solved, thus the following suggestions can be given in this regard

1. **Independent working-** Instead of working as extensions of sponsor banks, they must be made to work independently. Formal regulatory measures can be chalked out.
2. **Raising Capital and increasing the number of branches-** The RRBs must raise their capital to cope with the additional size of business. More number of new branches are to be opened at the national level.
3. All the RRBs should be brought under single umbrella and there should be one RRB at national level.
4. Manpower in the branches to be increased and the staff should be treated equally in all respects on par with scheduled commercial banks.
5. Modern infrastructure to be provided on par with modern banks.

6. **Development of Agro based Industries-** Setting up of agro based units will be beneficial to the banks as well as the economic well being of the locality. The banks can expand their avenues of operation with the industrialisation of the rural sector.
7. The biased attitude of commercial banks and government should be eliminated.
8. The procedures followed by RRBs should be made simple.
9. PKG Bank should take care of weak branches.

CONCLUSION:

The RRBs were established with the main objectives of establishment of an integrated rural development programme and to ensure full coverage of potential target population in the rural sector of the country. The RRBs in India are facing several problems which is resulting in slow development and failure of achieving their targets. The major problems faced by RRBs such as Lack of Co-ordination in branch expansion, Difficulties in Deposit Mobilization, Slow Progress in Lending Activity, Delay in repayment of debt, Urban-Oriented Staff, Procedural Rigidities, etc.

Pragathi Krishna Grameena Bank as a whole and its branches in Chitradurga district were selected for the study. Out of six talukas of Chitradurga district, 14 PKG Bank branches were selected for the study. The study reflected that, the financial performance of all the branches was not similar. Most of the branches are working with less number of staff and facing the problem of manpower. Hireguntanur branch mobilized highest amount of deposits and Bahadurghatta earned highest profit among other selected branches during the study period. The PKG Bank has to focus more on the improvement of the weak and poor performing banks.

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Chitradurga District”**

**Thesis Submitted to Kuvempu University in fulfilment of the
requirements for the Degree of**

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In

ECONOMICS



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CHAPTER-V

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General Findings

Following are the general findings of the present study-

- 1.1. The Regional Rural Banks occupy a strategic position and have played a vital role in meeting the credit requirements of farmers in agricultural development. The institutional structure of rural banking in India consists of four sets of institutions viz. the Commercial Banks (CBs), both nationalized and others, State Cooperative Agriculture and Rural Development Banks (SCARDBs) with Primary Cooperative Agriculture and Rural Development Banks (PCARDBs) affiliated to them or supported by a network of branches at the taluka-block level and finally the Regional Rural Banks (RRBs).
- 1.2. The cooperative banks give short and medium term loans and the SCARDBs and PCARDBs extend medium and long term loans while RRBs focus primarily on the small and marginal farmers, agricultural labourers and rural artisans.
- 1.3. The All India Rural Credit Survey (1969) recommended the adoption of multi-agency approach to finance the rural sector. Government openly accepted that rural credit could not be met by cooperative societies alone and the commercial banks should play an important role in the rural sector. This was the basic reason for nationalization of 14 leading commercial banks in 1969. It was followed by the setting up of Regional Rural Banks (RRBs). Thus the multiagency approach of institutional credit was evolved over a number of Years.
- 1.4. Regional Rural Banks are special category of Banks established by Government of India in 1975 under the Provisions of the ordinance promulgated by the President of India 26-09-1975.
- 1.5. NABARD as the apex bank for rural finance was established in 1982.

- 1.6. **On rural credit, Narasimham Committee** under the rule of PM Mrs. Indira Gandhi made recommendation for the formulation of Regional Rural Banks (RRBs), for the benefit of the rural population as compared to commercial banks.
- 1.7. The Banking Commission in 1969 came up with an idea of crediting Regional Rural Banks (RRBs). This was to be in addition to the existing multiagency credit structure.
- 1.8. Regional Rural Banks have been formed and sponsored by the state. These RRBs are regionally based and rural oriented. These banks are expected to constitute a low cost banking system with local feel and high degree of efficiency coming with organic links with the commercial banks
- 1.9. A committee was formed under the chairmanship of K. C. Chakraborty, to analyze the situation of RRBs, in 2009. In 2010, the committee suggested many measures to increase the Capital to Risk-Weighted Assets Ratio (CRAR), one of them was recapitalization of the banks.
- 1.10. A committee was formed under the chairmanship of K. C Chakraborty, to analyze the situation of RRBs, in 2009. In 2010, the committee suggested many measures to increase the Capital to Risk-Weighted Assets Ratio (CRAR), one of them was recapitalization of the banks.
- 1.11. For the improvement of skills of the staff of RRBs, the Government in collaboration with NABARD started a corpus building fund with an initial corpus of ₹ 100 crore.
- 1.12. There were more than 190 RRBs in 1990s. In a phase-wise manner the amalgamation of these banks was done. In the first phase 25 RRBs were merged into ten banks reduced the number to 67 banks in January 2013. In the second phase it was further reduced to 56 banks in March 2016. In the third phase, it was reduced to 43 banks.
- 1.13. RRBs extend Short- term loans on a low rate of interest to the priority sector. RRBs cannot extend large or long- term loans to its customers.

- 1.14. Out of total Bank Credit, 75 % has to be provided to the Priority Sector Lending. Out of this total credit, 10 % has to be given to the economically weaker sections of the society (WS).
- 1.15. The Regional Rural Banks in India have taken the responsibility of *distribution of wages to the beneficiaries* under the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) and the Pradhan Mantri Gram Sadak Yojana (PMGSY). The *pensions* provided under the poverty alleviation schemes and pension schemes of India are also distributed through these banks to the beneficiaries.
- 1.16. The Regional Rural Banks in India are providing agency services and general utility services to their customers. Agency services like foreign exchange, bill payments, money wire transfer, etc. Utility services like ATM, UPI, issuance of debit cards, locker facilities, etc. are also provided by RRBs in India.
- 1.17. The RRBs are regulated by RBI and National Bank for Agricultural and Rural Development of India NABARD through their policies
- 1.18. Due to smaller financial needs, lower Expenditures, public and private sector banks do not deal with farmers and rural section. In such cases RRBs facilitate, for a separate banking system to **protect the interests** of these sectors.
- 1.19. The RRBs **covering underserved rural areas** in terms of financial services and extending credit assistance. RRBs help for the **growth of co-operatives**, agricultural societies, etc.
- 1.20. RRBs reduce **dependency of** farmers and the weaker sections **on traditional sources** like money lenders.
- 1.21. The area of operation of a RRB consists of a compact block of 1-5 districts. A branch office of an RRB generally confines to its activities to 1-3 blocks and provides finance to 5-10 Farmers Service Societies (FSS)

- 1.22. Every RRB is sponsored by a commercial bank which is a public sector commercial bank. The RRB is established with the initiative of a particular commercial bank in consultation with the State Government and Central Government.
- 1.23. The sponsoring bank helps the RRB by providing trainings to the staff of the RRB and providing management consultations to the bank for a minimum period of 5 Years.
- 1.24. Each Regional Rural Bank is managed by a Board of Directors. The Board consists of not less than 9 members including a Chairman and not exceeding 15 members in aggregate. The Chairman of the Board of Directors of an RRB is appointed by the Central Government for a period not exceeding 5 Years.
- 1.25. RRBs undertake normal banking business, which include mobilizing deposits, making loans and advances and providing remittance facilities to their clientele. However, the RRBs have a speciality of business as they are required to provide loans and advances mainly to weaker sections of the community. Rural development through the upliftment of weaker sections of the society is the main concern of the RRBs. The Regional Rural Banks also provide finance to co-operatives. These banks organize and nourish the Farmers Service Societies (FSS).
- 1.26. The Indian Government launched the **Kisan Credit Card (KCC)** under RRBs and RRBs allowed farmers to buy crops and fertilizer on a credit basis. Later **Kisan Credit Card (KCC)** replaced with **RuPay debit card cum Kisan credit card**, and these cards were offered to all the account holders of RRBs.
- 1.27. RRBs incurred a big loss of more than ₹22 billion in the financial Year 2020 due to the COVID-19 pandemic.
- 1.28. The Regional Rural Bank earned a profit of more than ₹16 billion in 2021.

- 1.29. The functions of RRBs are limited to a particular area Branch expansion process of RRBs is slow
- 1.30. The RRBs have failed to mobilize accounts within themselves and keep rich customers of the village are excluded though they are potential depositors. Therefore they lagging in deposit mobilization.
- 1.31. The Regional Rural Banks, banks are not capable in expanding the financial assistance in accordance with the demand because of lack of capital.
- 1.32. The RRBs advance loans to small and marginal farmers, small manufacturer and labours that too without sufficient guarantee therefore loan amount does not repay by the borrowers in time.
- 1.33. Time-consuming procedures are followed by RRBs in connection with disbursing loans.
- 1.34. Share Capital of PKG Bank was ₹63.66 crores, total business was ₹27761 crores and earned profit of ₹353 crores.
- 1.35. The Pragathi Krishna Grameen Bank is working with 10 Regional Offices, 1119 branches with 159 ATMs and 4657 employees (as on March 2022). Following table gives details of branch expansion.
- 1.36. Pragathi Krishna Grameen Bank is in forefront and technology implementation and digitization. Apart from care Banking ATMs, NEFT, RTGS, implementation hitherto RRBs has ventured into AEPS on US, Off US transactions, Mobile Banking Apps etc.
- 1.37. The Pragathi Krishna Grameen Bank is functioning with 84 branches in Chitradurga district

A. Findings based on Specific data collected from PKG Bank

- 2.1. The aggregate deposits of PKG Bank were ₹. 103435.70 crore during the study period. It was ₹ 5216.69 croe in the Year 2009-10 increased to ₹15917.22 crore in 2018-19. The Compound Annual change Rate (CAGR) was 29.51 %.
- 2.2. Total loan provided by PKG Bank was ₹ 93004.17 crore during the study period. The CAGR of advances outstanding of PKG Bank was 28.50 %.
- 2.3. Total business of PKG Bank during the 10 Year period was increasing consistently. Total business of PKG Bank during the 10 Year period i.e 2009-10 to 2018-19 was ₹196439.90 crore. Total business of PKG Bank during the 10 Year period was increasing consistently. The CAGR was 29.01 %.
- 2.4. The net profit of PKG Bank has shown fluctuating trend. It fluctuated between ₹24.76 crore and ₹ 215.79 crore. In the Year 2009-10, PKG Bank earned a net profit of ₹72.83 crore. The PKG Bank earned ₹1010.71 crore profit during the assessment period. The CAGR of net profit of the bank was 9.27.
- 2.5. The %age recovery of loan issued by KVG Bank was 83.03 crore in 2009-10 and in 2018-19 it was 65.74 crore. The %age recovery of loans issued by KVG Bank varied between 65.74 and 88.05.
- 2.6. The amount of Gross NPAs has been increasing. It was Rs. 26045 lakh 2013-14 but increased to ₹ 63845 lakh in 2018-19.

C. Findings based on Specific data collected from PKG Bank branches in Chitradurga district.

The study has covered 14 PKG Bank branches in Chitradurga district. The performance of the selected braches has been assessed with different parameters. The findings related to the performance and the status of selected 14 branches of PKG Bank has been given below.

- 3.1 The total turnover of 14 selected PKG Bank branches during the study period was ₹201961.60 lakh.
- 3.2 The turnover of Chikkabennur Branch was highest among the selected 14 branches of PKG Bank with ₹ 15140.87 lakh. The turnover of Kellodu Branch of KGB was lowest in the group with ₹ 4938.05 lakh.
- 3.3 Hireguntanur branch collected highest amount of deposits i.e ₹9035.60 lakh and Kellodu branch collected lowest i.e ₹2270.08 lakh among all other selected branches in Chitradurga district.
- 3.4 Reserve funds were highest i.e ₹ 633.90 lakh in Bagur branch and lowest i.e ₹ 8.72 lakh in Bahaduraghatta branch. Bagur branch was playing safety game where as Bahaduraghatta was unsafe.
- 3.5 Sirigere branch had highest liabilities and Tirumalapura branch had lowest liabilities. Sanikere branch kept highest i.e ₹ 264.10 lakh cash on hand and Bagur kept lowest i.e ₹29.10 lakh.
- 3.6 Hireguntanur branch advanced more i.e ₹ 2941.07 lakh and Chikkabennur less i.e ₹ 779.70 lakh compared with other branches.
- 3.7 Expenditure earnings of Bagur branch was highest i.e ₹ 2187.10 lakh and Shivaganga branch was lowest i.e ₹ 491.36 lakh.
- 3.8 Expenditure of Hireguntanur branch was highest ₹ 1890.10 lakh and Shivaganga was lowest i.e ₹306.94 lakh.
- 3.9 Both Expenditure and Expenditure were highest in the case of Shivaganga branch.
- 3.10 Bahaduraghatta earned highest profit i.e ₹1181.26 lakh and Holalkere branch earned lowest profit of ₹96.08 lakh among the selected branches during the study period.
- 3.11 Different branches of PKG Bank collected different amount of different types of deposits.

- 3.12 The Bagur branch collected highest amount of demand deposits (₹542.10 lakh) and Kelloodu branch lowest (₹25.10 lakh).
- 3.13 Sirigere branch collected highest i.e ₹3033.90 lakh amount of Savings deposits and where as Kelloodu branch collected lowest i.e ₹940.30 lakh.
- 3.14 Shivaganga branch stood first in collecting term deposits and Kelloodu branch last with the amount of ₹3969.40 lakh and ₹1305.40 lakh respectively during the study period. Hireguntanur and Kelloodu stood first and last in collecting deposits respectively during the study period
- 3.15 Most of the branches are working with less number of staff and facing the problem of manpower.

SUGGESTIONS:

The problems that are faced by the RRBs are indisputable. All these problems have to be solved, thus the following suggestions can be given in this regard

1. **Independent working-** Instead of working as extensions of sponsor banks, they must be made to work independently. Formal regulatory measures can be chalked out.
2. **Raising Capital and increasing the number of branches-** The RRBs must raise their capital to cope with the additional size of business. More number of new branches are to be opened at the national level.
3. All the RRBs should be brought under single umbrella and there should be one RRB at national level.
4. Manpower in the branches to be increased and the staff should be treated equally in all respects on par with scheduled commercial banks.
5. Modern infrastructure to be provided on par with modern banks.

6. **Development of Agro based Industries-** Setting up of agro based units will be beneficial to the banks as well as the economic well being of the locality. The banks can expand their avenues of operation with the industrialisation of the rural sector.
7. The biased attitude of commercial banks and government should be eliminated.
8. The procedures followed by RRBs should be made simple.
9. PKG Bank should take care of weak branches.

CONCLUSION:

The RRBs were established with the main objectives of establishment of an integrated rural development programme and to ensure full coverage of potential target population in the rural sector of the country. The RRBs in India are facing several problems which is resulting in slow development and failure of achieving their targets. The major problems faced by RRBs such as Lack of Co-ordination in branch expansion, Difficulties in Deposit Mobilization, Slow Progress in Lending Activity, Delay in repayment of debt, Urban-Oriented Staff, Procedural Rigidities, etc.

Pragathi Krishna Grameena Bank as a whole and its branches in Chitradurga district were selected for the study. Out of six talukas of Chitradurga district, 14 PKG Bank branches were selected for the study. The study reflected that, the financial performance of all the branches was not similar. Most of the branches are working with less number of staff and facing the problem of manpower. Hireguntanur branch mobilized highest amount of deposits and Bahadurghatta earned highest profit among other selected branches during the study period. The PKG Bank has to focus more on the improvement of the weak and poor performing banks.

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