

Research Article

Performance assessment of DCC Bank Chitradurga During the Period of 2017-18 to 2021-22

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Abstract

This document presents a comprehensive performance assessment of DCC Bank Chitradurga over the period from 2017-18 to 2021-22, focusing on its financial health and operational efficiency. The analysis highlights the bank's robust liquidity position, characterized by substantial cash reserves, and underscores its ability to navigate a challenging economic landscape while maintaining profitability. The literature review contextualizes the findings within broader banking research, discussing systemic risks and the role of cooperative banks in India. The study's objectives include an in-depth examination of savings accounts, term deposits, and fixed deposits, utilizing secondary data from various financial reports. Methodologically, the analysis employs statistical tools such as average, compound annual growth rate (CAGR), and standard deviation to evaluate the bank's performance metrics. Results indicate a positive growth trajectory in savings and term deposits, with significant increases in total balances and consistent annual growth rates. The fixed deposits also reflect a favorable trend, contributing to the bank's overall financial stability. The findings suggest that DCC Bank Chitradurga is well-positioned for sustainable growth, with opportunities to leverage its strengths while addressing identified weaknesses.

Keywords: DCC Bank Chitradurga, CAGR, Term Deposits, Fixed Deposits, Financial Performance.

Introduction

The recital analysis of DCC Bank Chitradurga shows a number of significant facts on the bank's performance and the state of its finances. This research reveals the solid liquidity position of the bank, which is clear from the significant cash reserves that the bank maintains. This is one of the primary highlights of the analysis. When taken as a whole, the recital analysis presents a favourable image of the financial stability and resilience of DCC Bank Chitradurga. The bank deserves praise for its ability to successfully manage its liquidity and continue to generate profits despite the difficult climate in which it operates. Moving ahead, the bank may continue to build on its strengths and fix any vulnerabilities that were discovered in the research in order to guarantee that it will continue to experience sustainable development and success as it moves forward.

Literature Review

According to **Ali Namaki, Reza Raei, Hossein Askari Rad (2023)**, in their paper entitled **"Investigating the effect of Banks Network Topology on Banks Systemic Risk in Tehran Stock Exchange - By Using DCC Approach"** This study examines the impact of bank network topology on systemic risk in Tehran Stock Exchange banks from 2013 to 2021. The systemic risk index was measured and decomposed using the EVT approach, and the network between banks was created using the spanning minimum tree (MST) approach. The relationship between

systemic risk and network topology was investigated using regression of panel data. Post-Bank, Tejarat, and Saderat banks had the highest systemic risk, while Karafarin and Eghtesad-Novin banks had the lowest. The study found a positive relationship between node strength, centrality, and size with systemic risk.

In a study on **“Problems and Opportunities to Strengthen the D.C.C. Banks in India”** by **Dr. G. Kotreshwar and Yadunandana. H.C (2014)**, in this paper The cooperative movement in India has grown significantly, with DCC Banks playing a crucial role in the three-tier credit structure. They emerged due to the failure of Primary Cooperative Societies (PACCs) to collect necessary resources and encourage thrift saving among members. The need for parental help led to the creation of DCC Banks, which are federal societies of primary co-operative societies in a district, providing financial assistance to village primary societies.

A study carried by **BHADRAPPA HARALAYYA (2021)**, **“Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar”** point out that the Banking Regulation Act of India, 1949, defines banking as the lending or investment of money from the public, with commercial banks, investment institutions, specialized financial institutions, state-level development banks, non-banking financial (NBFC), stock brokers, and money lenders as major participants. The Reserve Bank of India (RBI) was established in 1934, with powers for supervision, control of banks, licensing, and inspections under the Banking Regulation Act.

Samitas, A. et al. (2020), in their paper entitled **“Spillover effects between greece and cyprus: A DCC model on the interdependence of small economies”**. The study examines the reasons behind the implementation of a bail-in on bank deposits in Cyprus, a country facing significant financial problems, using a Dynamic Conditional Correlation model. The results show strong spillover effects before the 2013 Cypriot crisis, but decreased afterward. The study contributes to the discussion on the interdependence of European economies and can be applied to other emerging European economies.

Objectives

1. Information about Savings Bank Account of DCC Bank Chitradurga During the Period of 2017-18 to 2021-22
2. An analysis of Term Deposits of DCC Bank Chitradurga During the Period of 2017-18 to 2021-22
3. Performance on Fixed Deposits of DCC Bank Chitradurga During the Period of 2017-18 to 2021-22

Methodology

The investigation made use of secondary data obtained from a broad range of sources, including publications written by Apex Bank, DCC Bank Chitradurga, and other financial institutions. Evaluation of the data was carried out in a thorough fashion, and the results were presented in tabular and graphical illustrations. The average, the compound annual growth rate (CAGR), the standard deviation, and the coefficient of variation were the formats made use of in this study.

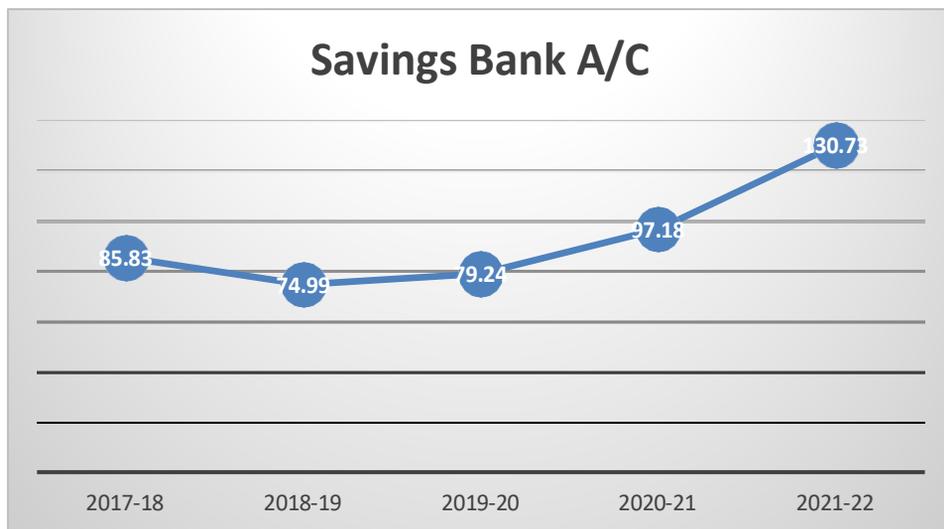
Table No. 1 Savings Bank A/C of DCC Bank Chitradurga (In ₹ Crore)

Year	Savings Bank A/C	percent to Total	Annual Growth	AGR
2017-18	85.83	18.34		
2018-19	74.99	16.02	-10.84	-2.32
2019-20	79.24	16.93	4.25	0.91

2020-21	97.18	20.77	17.94	3.83
2021-22	130.73	27.94	33.55	7.17
Total	467.97	100.00		
Mean	93.59			
St. dev	22.39			
CV	23.92			
CAGR	8.78			

Source: DCC Bank Chitradurga Annual Report

Chart No. 1 Savings Bank A/C of DCC Bank Chitradurga (In ₹ Crore)



The data shows a steady increase in the Savings Bank A/C of DCC Bank Chitradurga over the years. From 2017-18 to 2021-22, there has been a significant growth of 45.9% in the total savings bank account balance, reaching a total of Rs. 130.73 crore. The compound annual growth rate (CAGR) for this period is calculated at 8.78%, indicating a healthy and consistent growth in the savings deposits. The mean savings bank balance is Rs. 93.59 crore, with a standard deviation of Rs. 22.39 crore, showing a moderate level of volatility in the savings account balances. Overall, the data reflects a positive trend in the savings bank A/C of DCC Bank Chitradurga.

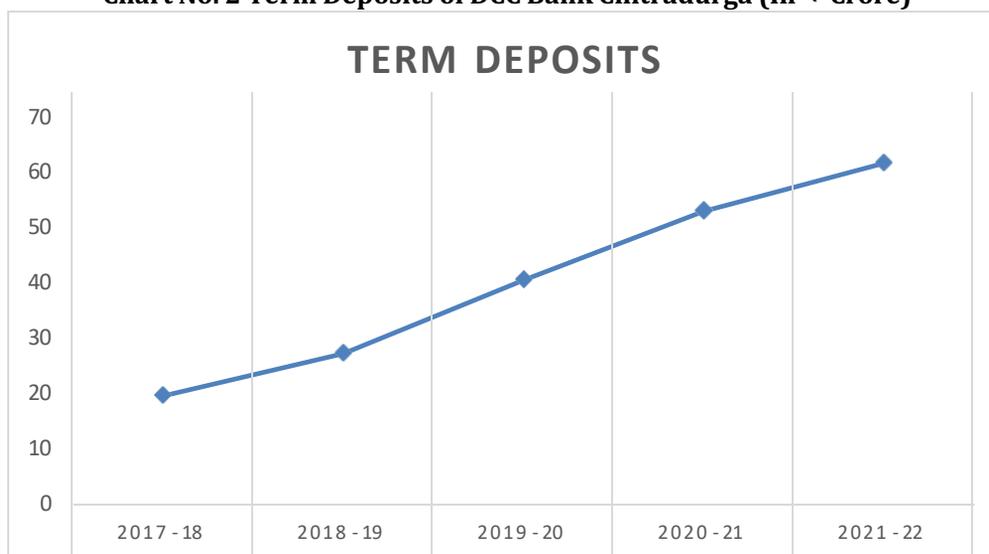
Table No. 2 Term Deposits of DCC Bank Chitradurga (In ₹ Crore)

Year	Term Deposits	percent to Total	Annual Growth	AGR
2017-18	19.75	9.75		
2018-19	27.37	13.51	7.62	3.76

2019-20	40.64	20.07	13.27	6.55
2020-21	53.05	26.19	12.41	6.13
2021-22	61.72	30.47	8.67	4.28
Total	202.53	100.00		
Mean	40.51			
St. dev	17.40			
CV	42.95			
CAGR	25.59			

Source: DCC Bank Chitradurga Annual Report

Chart No. 2 Term Deposits of DCC Bank Chitradurga (In ₹ Crore)



The term deposits of DCC Bank Chitradurga have shown consistent growth over the years, with an annual growth rate ranging from 3.76% to 6.55%. The total term deposits for the five-year period amounted to Rs. 202.53 crore, with a mean of Rs. 40.51 crore. The compound annual growth rate (CAGR) for the term deposits was calculated at 25.59%, indicating a steady increase in investments in the bank over the years. The coefficient of variation (CV) was determined to be 42.95%, showing a moderate level of variability in the term deposit amounts.

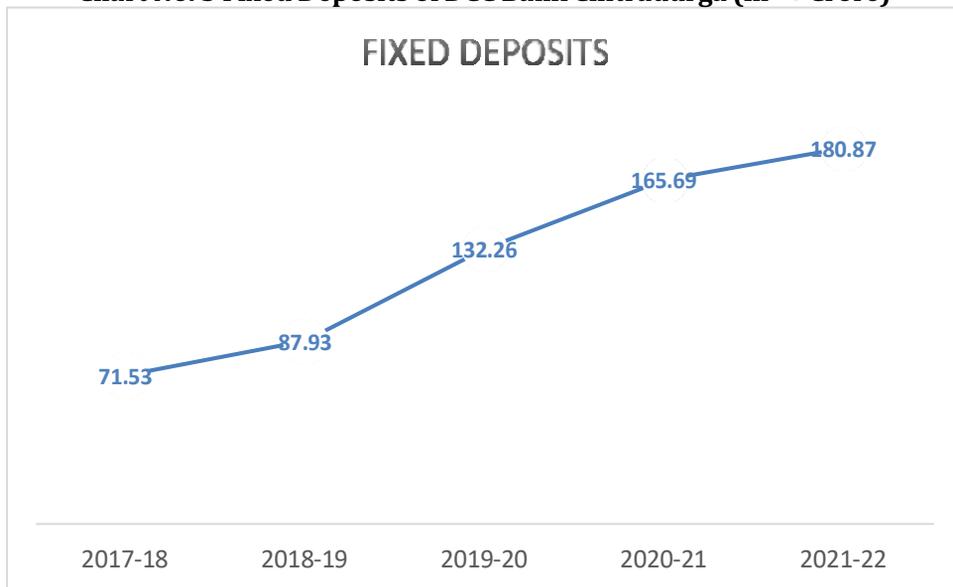
Table No. 3 Fixed Deposits of DCC Bank Chitradurga (In ₹ Crore)

Year	Fixed Deposits	percent to Total	Annual Growth	AGR
2017-18	71.53	11.21		

2018-19	87.93	13.78	16.4	2.57
2019-20	132.26	20.72	44.33	6.95
2020-21	165.69	25.96	33.43	5.24
2021-22	180.87	28.34	15.18	2.38
Total	638.28	100.00		
Mean	127.66			
St. dev	47.51			
CV	37.22			
CAGR	20.39			

Source: DCC Bank Chitradurga Annual Report

Chart No. 3 Fixed Deposits of DCC Bank Chitradurga (In ₹ Crore)



The fixed deposits of DCC Bank in Chitradurga have shown consistent growth over the past five years. From 2017-18 to 2020-21, there was a steady increase in fixed deposits, with an average annual growth rate of 20.39%. Despite a slight decrease in growth from 2019-20 to 2020-21, the total fixed deposits reached 180.87 crores in 2021-22, demonstrating a positive trend for the bank's financial stability. With a coefficient of variation of 37.22%, it is evident that the fixed deposits are a significant component of the bank's total assets.

Findings of the Study

1. DCC Bank Chitradurga's savings bank A/C has seen a significant growth of 45.9% from 2017-18 to 2021-22, reaching Rs. 130.73 crore with a CAGR of 8.78%. The mean savings bank balance is Rs. 93.59 crore, indicating moderate volatility.

2. DCC Bank Chitradurga's term deposits have consistently grown, with an annual growth rate of 3.76% to 6.55%. The total deposits for five years totaled Rs. 202.53 crore, with a CAGR of 25.59% and a moderate coefficient of variation of 42.95%.
3. DCC Bank's fixed deposits in Chitradurga have seen consistent growth over the past five years, reaching 180.87 crores in 2021-22, indicating a positive trend for the bank's financial stability and a significant component of its total assets.

CONCLUSION

In conclusion, the performance assessment of DCC Bank Chitradurga from 2017-18 to 2021-22 highlights a robust financial position characterized by significant growth in savings, term, and fixed deposits. The bank has demonstrated a strong liquidity position, with a notable increase in savings bank accounts reflecting a healthy compound annual growth rate (CAGR) of 8.78%. Term deposits have also shown impressive growth, with a CAGR of 25.59%, indicating a rising trend in customer investments. Similarly, fixed deposits have maintained a positive trajectory, achieving a CAGR of 20.39%. Overall, the analysis underscores DCC Bank Chitradurga's financial stability and resilience, suggesting that the bank is well-positioned for sustainable growth in the future. By addressing any identified weaknesses and leveraging its strengths, DCC Bank can continue to thrive in a competitive banking environment.

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