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Performance Evaluation of the Urban Co-Operative Banks with Reference to Employees Perspectives

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Abstract: *A bank operating exclusively in the urban areas functioning on the basis of co-operative principles is termed as Urban Co-operative Bank. Objectives of the study was to find and analyze the employees working satisfaction in urban co-operative banks, To evaluate the communication between Managements and Employees, To find whether adequate training is provided to perform job effectively and To assess the opinion whether employees are satisfied with current salary and Benefits. The Primary Data were collected through a Questionnaire. The study aimed to include the Employees of the Urban Co-operative Bank, i.e., Janatha Seva Co-operative Bank Ltd, Moodalpalya branch, Bangalore. The data collected has been analyzed in a systematic manner and used to find out the objectives of the study. A total sample of 10 employees, and data were collected through structured questionnaires. The respondents were selected using the simple random sampling technique. The survey method was employed for data collection. The data has been analyzed by using Percentage analysis. Findings revealed that 20% of the employees Opined that over all working environment is good and 30% opined that over all working environment is Excellent. 15% of the employees Opined that Communication between Management and Employees is somewhat satisfied and 35% Opined that Communication between Management and Employees is very satisfied. 100% of the employees opined that they receive adequate training to perform job effectively. 10% of the employees are Neutral, 30% are satisfied and 10% are Very satisfied with current salary and Benefits provided by the Bank.*

Key Words: *Evaluation, Urban co-operative banks, Employees, Perspectives.*

1. Back ground of the study:

Cooperation predominantly occupies an important place in our Indian economy. Probably no country in the world could have cooperative movement as diverse and large as in India. It has touched almost all sectors and no sector was left untouched by this massive cooperative movement. Cooperative movement in India was an outcome of the deliberate policy of the state and is extensively pursued through structuring of an extensive governing infrastructure. The Five year plans initiated by Government of India looked upon the cooperative movement as a major balancing sector between the public sector and the private sector. It is evident that in India almost 50 % of the total sugar production in India was from sugar cooperatives and over 60 % of the total fertilizer distribution was handled by the cooperatives. The consumer cooperatives have slowly become the backbone of the much needed public distribution system and it resulted in the marketing cooperatives handling agricultural produce with unprecedented growth rate.
A bank operating exclusively in the urban areas functioning on the basis of co-operative principles is termed as Urban Co-operative Bank. Urban Cooperative Banks (UCBs) are an integral part of the cooperative banking structure in Karnataka, operating on cooperative principles in urban and semi-urban areas. They cater to the financial needs of their members, often small businesses, entrepreneurs, and individuals, contributing to the economic development of urban centres in the state. The cooperative movement in Karnataka plays a significant role in the state's socio-economic development, with a history deeply rooted in addressing the needs of the rural population and promoting economic

upliftment. The cooperative movement in Karnataka has a rich history, beginning with the establishment of Asia's first agricultural credit cooperative society in 1905 at Kanaginahal village in Gadag district. Led by Siddanagouda Sanna Ramanagouda Patil, this initiative marked the start of a movement that has significantly impacted the state's socio-economic landscape. Karnataka is now a leading state in India's cooperative movement, holding third place nationally.

2. OBJECTIVES OF THE STUDY:

- To find and analyze the employees working satisfaction in urban co-operative banks
- To evaluate the communication between Managements and Employees
- To find whether adequate training is provided to perform job effectively
- To assess the opinion whether employees are satisfied with current salary and Benefits

3. LITERATURE REVIEW:

Juhi chaturvedi, Kavita Dive (2024) A study of the Banking system and urban co-operative banks in India, This comprehensive study delves into the Indian banking system with a specific focus on urban cooperative banks. It offers a detailed examination of the structure, operations, and challenges facing these banks within the broader financial landscape of India. Through a combination of data analysis, regulatory insights, and case studies, the research explores the historical evolution, governance frameworks, and financial performance of urban cooperative banks. It also assesses the impact of regulatory reforms and government policies on their operations. The study ultimately aims to provide a holistic understanding of the role and significance of urban cooperative banks in India's banking sector, offering valuable insights for policymakers, regulators, and industry stakeholders to foster their growth and ensure financial stability at the grassroots level.

Sanjeevi (2017) measured the operational and financial performance of Urban Cooperative Banks in India. The results of the study revealed that the urban co-operative bank's financial performance was similar level with scheduled banks and non-scheduled banks. Whereas, operational performance scheduled bank's performance were better as compared to non- scheduled banks during the study period.

Ravi Agarwal (2017) conducted a study on Performance appraisal of amalgamated and stand alone Regional Rural Banks : A Comparative study through CAMELS Model approach has made several findings based on comparative study between Pratma Bank and KGSG Bank and a few of them are as follows - Both the Banks have maintained well above prescribed 9% CRAR, both the banks increased involvement of debt capital in capital structure, ratio of the Investment put in the government securities to total investments had not any noteworthy difference in both banks, Total Advances to Total Deposit ratio indicates a remarkable difference between the management these two types of banks and the Prathma Bank had proved better in converting their deposits into profitable advances, in terms of earning efficiency ratio of operating profit to total assets, ratio of spread to total assets, ratio of net profit to total assets as well as ratio of non-interest income to total income portrays better earning efficiency of Prathma Bank when compared to KGSG Bank.

More , D.N (2017) conducted a study on Performance Appraisal of Urban Co-operative Bank, A study with reference to Urban Co-operative Banks in Jalna District" has made several findings and a few of them are all the select Urban Co-operative Banks have adopted advanced technology of banking field like Core Banking Solutions, Online Banking, RTGS, NEFT, ATM, Debit Card, Credit Card, e-lobby facility etc., 50.29% of loans of these select banks include Housing Loans, Car Loans and Cash/Credit loans. Among these, housing loan is related use of land, expansion of housing that in turn improves the structure of a town. These three kinds of loans contribute to the increase in the standard of living of Borrowers in Jalna districts, Borrowers have given responses by the way of giving No.1 rating to the ATM Facility provided by these banks followed by 2,3 & 4 ratings in respect of Locker facility, Cleanness, Gold loan facility and the respondents have given last response to the availability of the drinking water facility at braches, Mantha Urban Co-operative Bank has registered highest growth rate of Profit & surplus is 315.30%; PUCB has registered second highest profit growth rate and JPCB has registered the lowest profit growth rate -54.61%. The profit growth rate of select UCBs in Jalna District indicates the increasing trend except the JPCB, CD Ratio in respect of five select Urban Co-operative Banks in the Jalna district during the period from 2006-2016 portrays PUCB with highest CD ratio of 343.91% and JPCB has the lowest CD ratio with -16.29%, the majority of the respondents 52% have fixed deposits

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accounts and 13% respondents have current accounts. Overall research study indicates that the highest of the respondents have fixed deposits accounts.

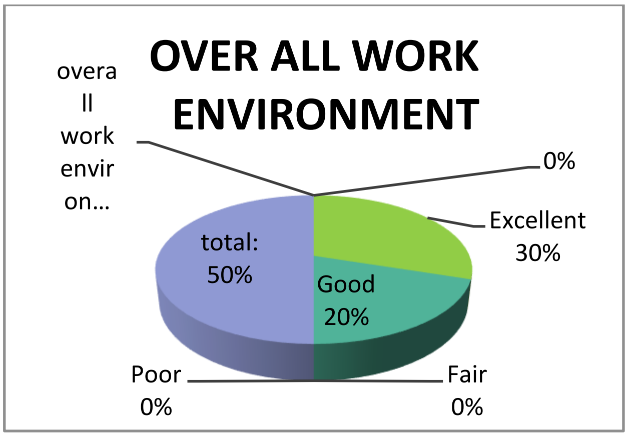
4. Research Methodology:

The Primary Data were collected through a Questionnaire. The study aimed to include the Employees of the Urban Co-operative Bank, i.e., Janatha Seva Co-operative Bank Ltd, Moodalpalya branch, Bangalore. The data collected has been analyzed in a systematic manner and used to find out the objectives of the study. A total sample of 10 employees, and data were collected through structured questionnaires**.** The respondents were selected using the simple random sampling technique. The survey method was employed for data collection. The data has been analyzed by using Percentage analysis.

5. Analysis & Interpretation :

1. To find and analyze the employees working satisfaction in urban co-operative banks

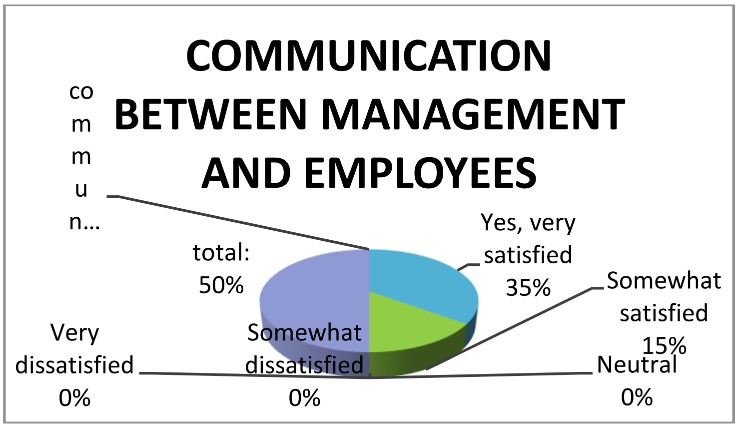
overall work environment	
Excellent	6
Good	4
Fair	0
Poor	0
total:	10



The above table and graph shows that out of 10 respondents 20% Opined that over all working environment is good and 30% Opined that over all working environment is Excellent.

2. To evaluate the communication between Managements and Employees

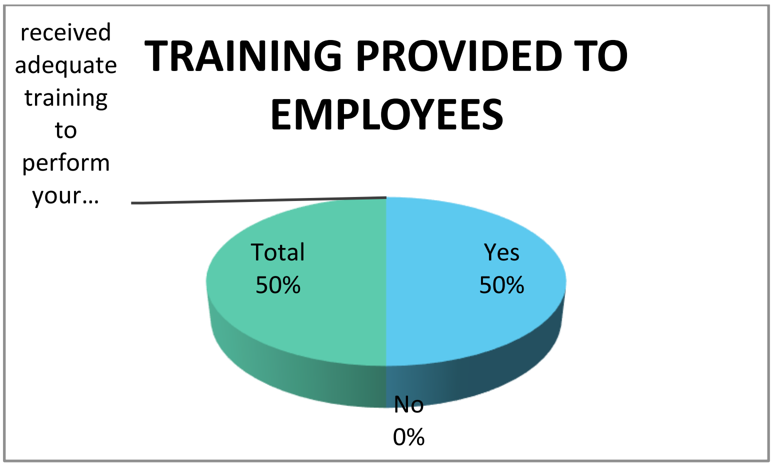
communication between management and employees	
Yes, very satisfied	7
Somewhat satisfied	3
Neutral	0
Somewhat dissatisfied	0
Very dissatisfied	0
total:	10



The above table and graph shows that out of 10 respondents 15% Opined that Communication between Management and Employees is somewhat satisfied and 35% Opined that Communication between Management and Employees is very satisfied.

3. To find whether adequate training is provided to perform job effectively

Received adequate training to perform job effectively	
Yes	10
No	0
Total	10



The above table and graph shows that out of 10 respondents 100% opined that they receive adequate training to perform job effectively.

4. To assess the opinion whether employees are satisfied with current salary and Benefits

satisfaction with current salary and benefits	
Very satisfied	2

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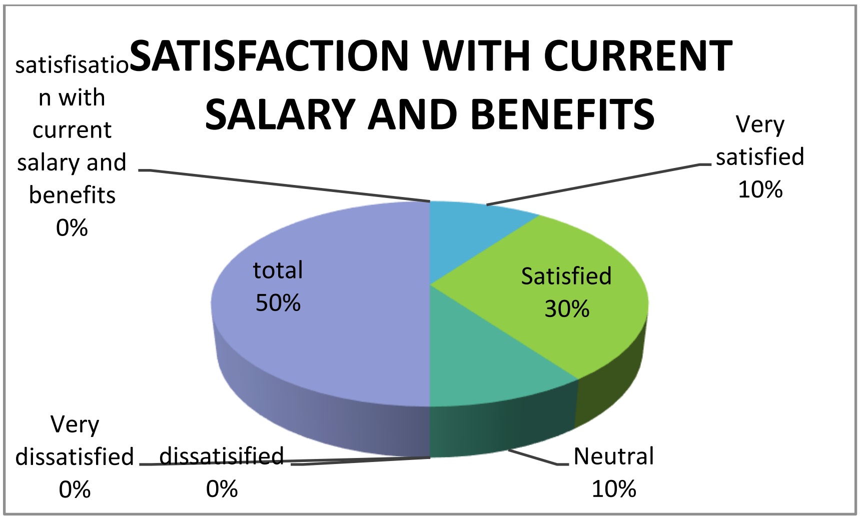
Satisfied	6
Neutral	2
dissatisfied	0
Very dissatisfied	0
total	10



The above table and graph shows that out of 10 respondents 10% are Neutral, 30% are satisfied and 10% are Very satisfied with current salary and Benefits provided by the Bank.

6. Findings of the study:

- 20% of the employees Opined that over all working environment is good and 30% opined that over all working environment is Excellent.
- 15% of the employees Opined that Communication between Management and Employees is somewhat satisfied and 35% Opined that Communication between Management and Employees is very satisfied
- 100% of the employees opined that they receive adequate training to perform job effectively.
- 10% of the employees are Neutral, 30% are satisfied and 10% are Very satisfied with current salary and Benefits provided by the Bank.

7. Conclusions & Suggestions:

From the findings of the study, it can be concluded that Janatha Seva Co-operative Bank has established itself as one of the leading urban co-operative banks in Bangalore. The bank has gained this position owing to its competitive services and customer-friendly practices. The ease and simplicity of account-opening procedures have contributed to long-standing customer relationships, reflecting the trust and satisfaction clients place in the institution.

The bank's transparent operations and effective complaint resolution process further enhance customer confidence. Based on the analysis, the following suggestions are offered for the sustained growth and improvement of the bank:

- The bank should create more opportunities for the career growth and professional advancement of employees.
- Offering competitive salaries and attractive benefits will enhance employee satisfaction and retention.
- Management should actively motivate employees to perform at their best and provide a supportive environment to reduce work-related stress.

- The bank should encourage employees to share suggestions and innovative ideas, creating a culture of inclusivity and innovation.

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