

## **PROFITABILITY ANALYSIS OF DISTRICT CENTRAL CO-OPERATIVE BANKS IN HARYANA**

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### **ABSTRACT**

In the prevailing competitive environment, it is well recognized that the success of co-operative banks is highly dependent on the profitability. Basically, there are three main dimensions of profitability of co-operative banks viz. Return on Investment, Return on Net Worth and Return to Business (Reserve Bank of India Guidelines). Here, it may truly be said that optimum use of available funds leads to higher efficiency and profitability. District Central Co-operative Banks (DCCBs) are very common institutions among co-operative credit institutions in India. This paper is an attempt to analyze the profitability of District Central Co-operative Banks in Haryana. The study takes into consideration a period of thirteen years, ranging from 2001-02 to 2013-14. The study covers the 19 Central Cooperative Banks in Haryana. Hence, a matter of great concern for the banking industry to save against losses in the interest of building a robust economy, not only at the grass root level, but also all along each rung of the economic ladder at district, state and national levels in their turns.

**KEYWORDS:** profitability ,Investment, Business, Co-operative Banks