



Evaluation of Efficiency of Kanara District Central Co-Operative Bank Ltd by Camel Model Approach

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Abstract

The study is based on secondary data drawn from the annual reports of Kanara District Central Co-operative Bank Ltd. Sirsi of Karnataka State. For the purpose of evaluation the data of five years were analyzed by calculating 27 ratios related to CAMEL Model. Statistical tools like average, standard deviation and coefficient of variation is also calculated. It is found out that overall state of capital adequacy of SPCB was satisfactory. As far as loan portfolio is concern, the overall state of assets quality was also good. The management efficiency was also satisfactory. Overall earning capacity of the bank was not bad but the overall state of liquidity was not satisfactory.

Key Words: Scheduled Urban Co-operative Banks, financial performance, Camel Model, Efficiency and Effectiveness.