

## **A STUDY ON PROFIT AND PROFITABILITY OF SELECT URBAN CO-OPERATIVE BANKS IN COASTAL ANDHRA REGION OF ANDHRA PRADESH**

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### **ABSTRACT**

This is a fact finding and comparative study of Urban Co-operative Banks' operational efficiency through the select indicators like Profit and Profitability. While 'Profit' refers to excess of total income over total expenditure, 'profitability' refers to ability of a given investment to earn return from its use. For this purpose it has divided into two Sections. In Section-I an analysis of profit is made by taking five indicators, viz., total income, total expenditure, spread, burden and net profit. In Section-II analysis of profitability is attempted by taking three ratios – spread ratio, burden ratio and profit ratio. In this study profit and profitability of select Urban Co-operative Banks (8) in Coastal Andhra region of Andhra Pradesh over a period of 10 years (i.e. from 2003-04 to 2012-13) are examined. It is hoped that the present research study relating to UCBs in Coastal Andhra will be a gap filling one and useful addition to the existing literature on the subject.

**KEYWORDS:** Burden, Expenditure, Income, Profit, Profitability, Spread