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## **A STUDY OF HISTORICAL DEVELOPMENT AND TRENDS IN THE PROGRESS OF DISTRICT COOPERATIVE BANKS AT AGRA MANDAL FOR THE PERIOD 2014 TO 2016**

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### **ABSTRACT**

*District Cooperative bank is a federation of primary societies and other functional societies and for the SCB, the members are the affiliated DCBs. The DCB serves as a link between State Cooperative Banks and Primary Agricultural Societies. District Cooperative Banks finance primary societies. In some cases, they attract the surplus funds of certain primary societies, to supply the same to others. Thus, Central Cooperative Banks Act as balancing centers to the primary societies. The DCBs form an important part in the short-term structure of Co-operative Credit Institutions. There is a large network of district co-operative banks in Agra Mandal with a total of 63 branches including H.O. (Agra 17, Firozabad 15, Mathura 19, Manipuri, 12) functioning in the state as on 31.3.2016 But, so far a comprehensive and detailed study on the workings of the district co-operative banks at Agra Mandal in Uttar Pradesh has not been undertaken. Researcher reviewed the various study relating to historical development of co-operative banks and researcher selected the some study amongst the various study. After reviewed the researcher found that there were no research contended on the trends in the progress of co-operative banking so, there is to need research for mentioned topic. The researcher fulfilled the mentioned objective in this Researcher paper i.e. "To analyze the growth of District cooperative bank at Agra Mandal for the period 2014 to 2016". To fulfill this objective the researcher used the various statistical tools like percent count, Average etc. After Analysis the researcher found the growth in district cooperative banks during research period (2014 to 216) is positive and steady nature.*

**Keywords:-**Cooperative banks, District cooperative bank, financial performance, growth, Average

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