A STUDY ON MARKETING STRATEGIC TECHNIQUES USED BY THE KOZHIKODE DISTRICT CO-OPERATIVE BANK (KDCB) IN KERALA STATE, INDIA

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ABSTRACT
The Kozhikode District Co-Operative Bank (KDCB) is a leading rural bank in Kerala. In last six years the Bank is improved in the way of deposits, borrowings, etc. In this junction, the researcher interest to know what is the branding strategy and techniques used by the KDC. This research helps to other rural banks are getting proper guidelines for their future steps. The KDC bank is achieved special recognition award in DCCB Category - Banking Frontiers 2016 and in 2018, the Bank got award from KSCB for Issue of maximum RuPay ATM Cards – Banking Frontiers. These achievements are based its branding ideas and unique marketing strategic techniques. In this study like to conclude, the KDC bank is a role model for other rural bank and its want to develop the rural customers in the way of credit money usages, getting better business ideas and so.

Keywords: KDC, Branding, Strategy, Awards, etc.

INTRODUCTION
The word 'Marketing Strategy' means 'a plan of action designed to promote and sell a product or service' to the society. Nowadays, this word very popular in Banking because this sector is facing many competition so its need to apply some unique identification for their services. In this study deals with KDCB in Kerala. Already Kerala is a wealthy in its Banking tradition. This is one of the smallest state in India which holds 6th position in the number of Banks as per the latest Reserve Bank of India records. There are 52 banks with about 6500 branches in Kerala which are NEFT enabled. Apart from the Kerala banks listed and published by RBI, there are numerous rural based co-operative banks and other financial institutions which is also having a good customer base. In this research work take marketing strategy used by the co-operative bank specially referred 'The Kozhikode District Co-operative Bank Ltd'.

The Kozhikode District Co-operative Bank Ltd., (erstwhile Malabar Co-op Central Bank Ltd., - known as MCC Bank) was registered and started functioning on 03.12.1917. In the beginning, the name of the Bank was Malabar District Co-operative Bank Ltd., registered under Section 9 of Act II of 1912 (India). Initially, the area of operation of the Bank was extended to the whole of the former Malabar District of the Madras State. With the reorganization of Indian States, the state of Kerala came into existence in 1956 by combining Travancore, Cochin, Malabar and Kasaragod Taluk in South Canara. At the time of formation of Kerala State, there was only one Co-operative Central bank. The membership of the Bank transferred from Madras State Co-op Bank to Kerala State Co-op Bank. In the year 1958 name of the Bank changed as Malabar Co-operative Central Bank Ltd., After the formation of Kerala State, Malabar District was divided into three revenue districts viz., Kozhikode, Kannur and Palakad. Separate Central Co-operative Banks for these districts were formed with effect from 01.07.1963. The Bank was again divided into three and the Malabar Co-operative Central Bank’s area of operation has been confined to the whole area of Kozhikode revenue district. Thereafter Malappuram and Wynad revenue Districts and respective District Co-operative Bank were also formed. Thus the old Malabar district was divided into five revenue districts and separate District Co-operative banks were formed for the newly formed districts, thus confining the area of operation of the Bank to the whole area of Kozhikode revenue district comprising of Kozhikode, Koyilandy and Vatakara Taluks. In 1985 the Bye-laws of the Bank was amended and Malabar Co-operative Central Bank Ltd., was renamed as Kozhikode District Co-operative Bank Ltd., No. F-1635.

OBJECTIVES OF THE STUDY
- To know the Banking in Kozhikode District, Kerala.
To examine about branding strategy of Co-operative Banks.
To evaluate the Last Six years Major Strategic Decisions of the Kozhikode District Co-operative bank.
To analyse current situation of KDCB.

STATEMENT OF THE PROBLEM
In this research examine theoretical frame work of the Kozhikode District Co-operative Bank Ltd.‘s, Branding strategy. KDCB is a leading co-operative Bank in Kerala. Its take more initiatives to the rural people development. In last six years they achieved their objectives. So, the researcher interest to know how they are achieves their target with stipulated time.

METHODOLOGY
A descriptive study aimed at empirical examination and analysis of the stated problem. It will use mainly two methods viz. the face to face interview method (information collected from Bank officials) and Content analysis.

SOURCE OF DATA
Secondary data were mainly collected from the annual reports and audit report of Kozhikode District Co-operative bank, and discussion with General Manager, Public Relation Officer and IT Department Head. And also data collect from KDC bank website, Facebook page, brochures, their Supplement and other related printed materials.

RESEARCH DESIGN
Research design is the arrangements of activities for the collection and analysis of the data in a specific manner that aims to combine relevance to the purpose with economy in procedure. For this study the design is used as a descriptive. Descriptive design as the name itself implies is conducted to the describe something. This study describes the major strategic decisions of the Kozhikode District Co-operative Bank of Kerala State and its last six years effects for improving the brand KDCB.

PROFILE OF THE BANK
Kozhikode District Co-operative Bank formerly known as MCC bank was started its function in 1917. 2017 is banks’ precious and glorious centenary year. Now bank is having 63 branches throughout Kozhikode District and having well equipped staff strength of more than 500 with a total business of above Rs.6300Crore. Running in CBS, technologically driven Bank is now fully capable of providing almost all the tech banking products such as RTGS/NEFT, DBT, CTS, ATM, POS, NRE transactions etc. This bank has also acquired Mobile banking license from Reserve Bank of India, and having sound capital adequacy. As a Central Co-operative Bank, we are striving our level best to serve people and society and in the forefront to implement all State and Central Government projects. Result of your support and bank hard work, bank has been ranked the first among the district cooperative banks in the state. Banks’ esteemed member so cieties especially PACS are the back bone of the bank. Bank is much obliged to them. KDC Bank plays a vital role in the overall development of the district and now able to compete with any nationalized or commercial bank.

Branches in Kozhikode District
Kozhikode District Co-op Bank has the following branches in Kozhikode district. List as follows, Atholi, Ayanchery, Azhiyur, Balussery, Balussery Evening, Beypure, Calicut Ladies, Calicut Main, Cherooty Road, Cheruvannur, Elathur, Feroke, Head Office Branch, Kakkatiil, Kakodi, Kallai Road Evening, Kinsassery, Kuduvally, Koyilandy Evening, Kunnamangalam, Kuttiady, Kuttiattoor, Malaparamba, Maniyur, Mankave, Mavoor, Mavoor Road, Medical College, Meppayur, Mokeri, Mukkam, Nadakkave, Nadapuram, Nadapuram Town, Nadtuvunn, Narikkuni, Omasery, Orkkatteri, Panniyanakara, Pantheerankave, Parakkadavu, Payyoli, Perambra, Perambra Evening, Poonoor, Puthiyara, Puthuppad, Ramanattukara, Service Branch, Thamarassery, Thiruvallur, Thiruvambadi, Thotttipalam, Ullyeri, Vanimel, Vatakara Convent Road, Vatakara Evening, Vatakara Main, Vellayil, Vellimadukunn, Velliappally, Westhill. Indian Financial System Code, Magnetic Ink Character Recognition, SWIFT Code, Address and Contact number are listed.

Awards and Achievements
- Special Recognition Award in DCCB Category- Banking Frontiers 2016.
- Award from KSCB for Issue of maximum RuPay ATM Cards – Banking Frontiers 2018.
- Banking Frontiers Award 2015 for the Best Chairman DCB Category.
Award From NABARD for Issuing most Number of RuPay Card.
Award from Skoch Bombay Stock Exchange Award 2015 for the scheme "OruVeettilOruJilla Bank Account".
State Government Award 2014 for best Performance.
Banking Frontier Award 2014 for the Best Performance.
Banking Frontier Award 2015 for the Best CEO.
banking frontiers awards 2012 for the best NPA project management.
Co Operative Department Award in the International Co-operative Expo 2012.
Banking Frontier award 2011 for best Chairman of DCB’S
State Government Award 2015 for Issue of maximum RuPay ATM Cards.

KDC Bank Specialties

- Students SB With Debit Card
- Document Management System
- Online Data Uploading System for Primary Co-Operative Banks
- Mobile ATM
- Free Services for Students RuPay Card, Bulk NEFT/RTGS, Point Of Sale (POS) Machine Transactions, ATM RuPay Debit Card, RTGS/NEFT
- Bulk RTGS Facility
- CTS Facility
- IMPS
- Technology Demonstrative Vehicle
- Mobile Banking
- NABARD Award Holder
- Banking Frontier National Award Winner
- State Government Award Winner
- Corporate agent of LIC of India
- Tie Up with IFFCO-TOKIO
- Well defined and user friendly Website
- Farmers Club for promoting farmer

PRODUCTS/SERVICES

Deposits

**Balamithra**
Minor/minor with guardian is entitled to open account under the above scheme. Initial Deposit of Rs.50 is insisted for opening Savings account.

**Balanidhi**
Institutions such as schools (Govt., Aided or Un-aided) are entitled to open account under the above scheme. Account is operated jointly by Head Master/Mistress with one member among the teaching staff who is authorized by the staff council. Deposits are collected from the students and deposited at the bank once in a week. School authorities keep their own registers and pass book for each student which is supplied by bank. Initial Deposit of Rs.100 is insisted for opening Savings account.

**Balasabha**
A Special scheme to children of SHG or Group members. Account is opened in the name of Balasabha. Group identified by the Letter of instruction given by all the group members duly signed by them authorizing 2 persons jointly to operate the account (Secretary & President). Minimum group members is 15. Initial deposit amount to open the account Rs.100

Current Account
Current accounts are opened with sums of Rs.250.00 and upwards. A credit balance of at least Rs.250.00 should always be maintained in an account. Cooperative societies are permitted to run Current Accounts with a minimum balance of Rs.1,000.00. Accounts may be opened in the name of two persons with the right to operate upon by either or survivor or both. No account will be opened in the name of more than two persons unless they form a corporation.
Eduplus

Individuals are allowed to open an account under this head. This deposit is meant for meeting the educational expenses of children which arises in future. Rs: 1000 and its multiples can make as deposit under this scheme.

Fixed Deposits

Term deposits are accepted for periods not exceeding 10 years except under orders of court or in the case of minor till the date of majority. Interest rounded off to the nearest multiples of one rupee is paid monthly/quarterly as desired by the depositor.

Recurring Account

Features:
- Monthly saving plan
- An element of compulsion in savings.
- Savings grow steadily.
- Effective rate of interest works out to be higher.
- Under this scheme, deposits are accepted in monthly installments for a stipulated period and on expiry of this period, the total amount of installments deposited is repaid with interest compounded on monthly/quarterly basis.

Saving Bank A/C

- Any person wishing to open an account should apply in the prescribed form with the particulars required therein in compliance of KYC Guidelines, duly filled up with the required introduction and credentials wherever required.
- No person can have more than one account and the first payment to open the account shall be in cash.
- A minimum balance of Rs300.00 should always be maintained in the account. Cheque book will be issued only when the balance exceeds Rs.1000(Rupees one thousand only).

Students Saving Account

Grihalakshmi Deposits (GLD)

Young Champion Scheme

Project Young Champions campaign – A Joint Initiative of NPCI and NABARD. As an ambitious goal of touching every Indian by the year 2020 NPCI is conducting project young champion campaign. The emerging population within the age group of 10-18 years is an important segment which is unbanked and can be tapped at a young age for deposits mobilization as well as to catch the customer young and be competitive in the market. Given the importance of this young segment NPCI intend to launch a massive Junior Accounts Opening Campaign titled Project Young Champions. It would also be a great attempt in spreading awareness of savings and payment instruments like RuPay Junior Cards. Project period from 20th of August 2016 through 14th Nov 2016.

LOANS AND ADVANCES

Clusters-Integrated Coconut Development Scheme (ICDS)

“A Helping Hand Of KDC Bank to the Coconut Farmers of Kozhikode District”

Coconut is the main livelihood support of farmers of Kozhikode district. It is cultivated in an area of 1.25 lakh Ha. of land as a pure crop. Earlier the farmers have practiced intercropping and mixed cropping along with dairy. But due to socio-economic problems the farmers have changed their attitude to grow coconut as a pure crop. Due to the high labour cost prevailing in the area, various pests and diseases and scattered land holding not much care and management are given to coconut palms. Since the main source of income of the farmers is coconut cultivation, any reduction in the production of the coconut or the price of coconut directly affects the living standard of the farmers.

- Individual
- Institutional
- Kudumbasree
- Kudumbasree Cash Credit to Societies

Only Primary Agricultural Co-Operative Credit societies within the district are eligible for this type of loan facility. Limit is sanctioned on the basis of outstanding amount of SHG loans issued to their members. Limit sanctioned for a period of one year.
**Self Help Group**

We provide loans for Self Help Groups directly and also through PACS for own lending to their members and also for various need based projects. Contact your nearest KDCB branch or our credit counselling centre for more details.

**Golden Cash Credit**

Individuals are allowed to avail this facility against the gold ornaments pledged. Individuals have to become customers before availing this facility. Limit is sanctioned on the basis of the value of gold pledged. Limit sanctioned for a period of one year.

**Housing Loan**

This Loan is providing for long term and short term basis. The purpose of this loan considering the Construction/repair/Outright Purchase of House. The limit of this loan amount is Rs.30 Lakhs or 80% of estimated cost whichever is less is sanctioned.

**KsheeraSamrudhi Loan**

This loan purpose is considering for the Agricultural allied activities. This loan is opened for Individuals, SHG, Milk Societies, Clusters.

**Vyaparamithra Loan**

Only Traders or Small Businessmen are eligible for this loan. Trading is the purpose of this loan.

**Business Loan**

Only Traders or Small Businessmen are eligible for this loan. Trading is the purpose of this loan.

- MahilaMitr
- MahalaSamrudhi

**Branding Methods**

KDC Bank already has a well-defined branding method. For this satisfactory process and success result making, they are using some techniques that are given below:

- KDC Bank using a Unique Colour Pattern, it will make a quick attention.
- They are using a different name pattern for easy identification.
- They are managing a well-attractive website with user friendly.
- They are utilising Digital marketing scopes.
- They also are providing paper ads, hoarding ads, Sponsorships, Notices, Movie ads and Brochures.
- They are using a unique design and pattern for all branch Name Bords.
- Specific Interior design are following by the bank for easy image creation of brand KDCB
- ATM Demonstration vehicle can make a good feel by its display and innovative method of marketing
- They are also providing Campaigns, it will improve customer delight through direct interaction through the camps
- Innovation in the product development and technology adoption are the other way to get attraction of new generation and old also. It can make a Nationalised bank's service quality.

**Future Plans**

KDC Bank have a very clear view or vision for going future. Some of their future plans are given below:

- 100 branches and 100 ATM counters across the Kozhikode District.
- Introducing Whatsapp Payment System (UPI)
- Introducing Aadhar enabled Payment System (AEPS)
- Online Payment platform
- Online loan processing system
- Paperless office system
- Energy consumption working style

**MAJOR STRATEGIC DECISIONS OF KDC BANK**

<table>
<thead>
<tr>
<th>SN</th>
<th>Strategic Decisions</th>
<th>Year of Launch</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regulatory compliance : (Share Capital increased to Rs.100Crores through Primary Co-Operative banks and societies for completion of RBI License Criteria)</td>
<td>2012</td>
<td>nil</td>
</tr>
<tr>
<td>2</td>
<td>CBS (Core Banking System) installation (Finacle)</td>
<td>2013</td>
<td>1 Cr</td>
</tr>
</tbody>
</table>
Implementation Steps/procedures of Major Strategic Decisions of KDC Bank

There are some steps taken by the administration level to implementation of Strategic Decisions of KDC Bank. That are given below:

- Collecting Ideas from the employers/customers/administrative level
- Analysing access criteria or Application criteria for Department and RBI
- Checking Procedural guide line by the concern department or RBI
- Submitting the request to the board and getting permission to proceed
- Conducting Departmental Meetings to collect suggestions
- Administrative decision making for implementation process
- Apply the request to the concerned authority
- Tender notice publishing if it is mandatory
- Setup a Mock Up for the better installation
- Set up a team for lead and manage this new product or service to get the better result
- Conduct training and awareness to the board, top level, employees and the public.
- Conduct campaigns for more easy access to the customers and to the public as part of marketing
- Conduct review meeting and collect feedbacks to assure perfect result about the concerned product or services
- If all the above steps are conducted by effectively and positive result oriented, then the bank and the proposed team will promote it maximum through all the possible channels and try to increase sale or business by this result

PERFORMANCE HIGHLIGHTS OF KDCB

In this study, we are looking for the evaluation of major strategic decision implementation and its effects of the last six years. So here we are discussing the last six years main highlights of KDC Bank and it is improved or not by the influence of the major strategic decisions.

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<thead>
<tr>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of Staff</td>
<td>366</td>
<td>393</td>
<td>435</td>
<td>435</td>
<td>427</td>
<td>444</td>
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<tr>
<td>2</td>
<td>Number of Customers</td>
<td>230000</td>
<td>295000</td>
<td>380000</td>
<td>465000</td>
<td>580000</td>
<td>650000</td>
</tr>
<tr>
<td>3</td>
<td>Number of Societies</td>
<td>595</td>
<td>642</td>
<td>689</td>
<td>728</td>
<td>689</td>
<td>697</td>
</tr>
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</table>
### ANALYSIS OF THE STRATEGIC DECISIONS

#### PERFORMANCE CHANGES OF KDC BANK DURING THE PERIOD OF THE STUDY

<table>
<thead>
<tr>
<th>S.No</th>
<th>PARTICULARS</th>
<th>2012-13</th>
<th>2017-18</th>
<th>INCRS</th>
<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of Staff</td>
<td>366</td>
<td>444</td>
<td>78</td>
<td>1.21</td>
</tr>
<tr>
<td>2</td>
<td>Number of Customers</td>
<td>230000</td>
<td>650000</td>
<td>420000</td>
<td>2.83</td>
</tr>
<tr>
<td>3</td>
<td>Number of Societies</td>
<td>595</td>
<td>697</td>
<td>102</td>
<td>1.17</td>
</tr>
<tr>
<td></td>
<td>(Credit and others)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Number of Branches</td>
<td>47</td>
<td>63</td>
<td>16</td>
<td>1.34</td>
</tr>
<tr>
<td>5</td>
<td>Paid Up Share Capital</td>
<td>4370.43</td>
<td>11204.14</td>
<td>6833.71</td>
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<tr>
<td>6</td>
<td>Reserve Fund</td>
<td>12068.11</td>
<td>24491.95</td>
<td>12423.84</td>
<td>2.03</td>
</tr>
<tr>
<td>7</td>
<td>Total Deposit</td>
<td>193224.71</td>
<td>408315.86</td>
<td>215091.15</td>
<td>2.11</td>
</tr>
<tr>
<td>8</td>
<td>Total Loans</td>
<td>189280.07</td>
<td>352425.41</td>
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</tr>
<tr>
<td>9</td>
<td>Borrowings</td>
<td>41897.29</td>
<td>94634.67</td>
<td>52737.38</td>
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</tr>
<tr>
<td>10</td>
<td>Investment</td>
<td>66721.96</td>
<td>186948.67</td>
<td>120226.71</td>
<td>2.80</td>
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<tr>
<td>11</td>
<td>Net worth</td>
<td>8363.49</td>
<td>21256.27</td>
<td>12892.78</td>
<td>2.54</td>
</tr>
<tr>
<td>12</td>
<td>Working Capital</td>
<td>240404.47</td>
<td>509097.60</td>
<td>269387.71</td>
<td>2.12</td>
</tr>
<tr>
<td>13</td>
<td>NET Profit</td>
<td>1062.85</td>
<td>3531.07</td>
<td>2468.22</td>
<td>3.32</td>
</tr>
<tr>
<td>14</td>
<td>Total Income &amp; Revenue</td>
<td>26123.01</td>
<td>49166.39</td>
<td>23043.38</td>
<td>1.88</td>
</tr>
<tr>
<td>15</td>
<td>Total expenses</td>
<td>23234.33</td>
<td>45635.31</td>
<td>22400.98</td>
<td>1.96</td>
</tr>
<tr>
<td>16</td>
<td>Advertisement Expenses</td>
<td>30.00</td>
<td>170.00</td>
<td>140.00</td>
<td>5.67</td>
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<tr>
<td>17</td>
<td>NPA %</td>
<td>7.1</td>
<td>7.16</td>
<td>0.06</td>
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<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>NET Profit</td>
<td>1062.85</td>
<td>3531.07</td>
<td>2468.22</td>
<td>3.32</td>
</tr>
</tbody>
</table>

#### Total Income & Revenue

<table>
<thead>
<tr>
<th>S.No</th>
<th>PARTICULARS</th>
<th>2012-13</th>
<th>2017-18</th>
<th>INCRS</th>
<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Total Income &amp; Revenue</td>
<td>26123.01</td>
<td>49166.39</td>
<td>23043.38</td>
<td>1.88</td>
</tr>
</tbody>
</table>

#### Total expenses

<table>
<thead>
<tr>
<th>S.No</th>
<th>PARTICULARS</th>
<th>2012-13</th>
<th>2017-18</th>
<th>INCRS</th>
<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Total expenses</td>
<td>23234.33</td>
<td>45635.31</td>
<td>22400.98</td>
<td>1.96</td>
</tr>
</tbody>
</table>

#### Advertisement Expenses

<table>
<thead>
<tr>
<th>S.No</th>
<th>PARTICULARS</th>
<th>2012-13</th>
<th>2017-18</th>
<th>INCRS</th>
<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Advertisement Expenses</td>
<td>30.00</td>
<td>170.00</td>
<td>140.00</td>
<td>5.67</td>
</tr>
</tbody>
</table>

#### NPA %

<table>
<thead>
<tr>
<th>S.No</th>
<th>PARTICULARS</th>
<th>2012-13</th>
<th>2017-18</th>
<th>INCRS</th>
<th>% INCRS</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>NPA %</td>
<td>7.1</td>
<td>7.16</td>
<td>0.06</td>
<td>1.01</td>
</tr>
</tbody>
</table>
In this "Performance changes of the KDC Bank during the period of study" table shows a tremendous changes in all factors of the bank during the period of study. All the major changes are comes by the effects of the major strategic decisions within the last six year.

- The number of customers are increased from 2.30 lakh to 6.50 lakh. It shows an increase of 4.20 lakh numbers. This is an amazing increase only within the 6 years period.
- They can open 16 new branches during the period of the study. They are maintaining a colour code, unique design, branch interior design, name board, other unique work pattern, etc. It creates brand image in the customers mind.
- The Share capital, Reserve, Deposits, Loans & Advances, Borrowings are increased Rs.6833.71lakh, Rs.12423.84 lakh, Rs.21509.15 lakh, Rs.163145.34 lakh, Rs.527378.38 lakh respectively. The bank could achieve this much benefits from only the effects of all the major strategic decisions.
- The bank can satisfy shareholders because of the liquidity passion of the bank through the sufficient Investments scheme. Here, the Investment is increased Rs.120226.71 lakh during the period of the study.
- The sufficient working capital helps the bank for a stress free work atmosphere and day to day riskless transactions. Here, it is increased Rs.269387.71 lakh during the period of the study.
- The major decisions influenced in the advertisement cost of the bank. Because they need to inform all the new changes of the bank to the customers in a structured and standard manner. And it should create a brand identity for KDC Bank. So they develop a systematic advertisement and publicity policy. Then they changed all the current advertisement system and allot adequate fund for it. Then the brand KDC Bank process started. After that they conduct many new ideas for improving Brand KDC Bank. It is automatically increase total business of the bank. As part of this works, they increased advertisement cost budget from Rs.30 lakh in 2012-13 to Rs.300 lakh. The bank increased expense for advertisement Rs.30lakh from 2012-13 to Rs.170 lakh. It shows an increase of Rs.140 lakh during the period of study.
- This increase is the main aspects for developing brand "KDC Bank" concept.
- Total business of the KDC Bank is increased 200%. This is the real effect of our study. Because it is happened only on all the major strategic decision influence. So it shows the result of our study. This is telling the story of successful strategic decision implementation. The total business is increased Rs.378236.48 lakh during the period of study.
- Net Profit of the bank shows a 332% increase. It is also the effect of major strategic decisions during the period of the study. The Net Profit after the tax is increased Rs.246822 lakh.

CONCLUSION

In this research work conduct theoretical reviews of the Banking operations in KDC. The above collected data shows the KDC take more steps for improve their Banking Brand among the customers. In 2017, the customers are increased 2.83% compare from 2012. The Fixed deposits are also increased 2.11%. The customers could identify the KDC Bank every times which they need a banking service. And they have a special love and care to the bank. Now, this KDC Bank is the Number One District Co-Operative bank in Kerala district. The bank achieved many state and national awards. The bank is competing with new generation banks and nationalised banks. The bank has its own special working culture and well defines system for managing work, staffs, customers, shareholders and all other related parties of the KDC Bank.

REFERENCES


Website Address

http://kdcbank.com/