

# Assessing the Impact of Credit Types on Financial Prudence in State Cooperative Banks: A Study of the Northeastern Region

Parikhit Ghosh\*

Mridusmita Das\*\*

## Abstract

*The study “Assessing the Impact of Types of Credit on the Financial Prudence of the State Cooperative Banks: A Study for the North Eastern Region” aims to evaluate how different types of credit affect the financial prudence of state cooperative bank clients in the northeastern region of India. Using purposive sampling techniques, the study surveyed 320 respondents from the northeastern region. Simple linear regression has been used to explore the impact of different credit types on financial prudence. The results reveal a significant impact of credit type on the financial prudence of customers of state cooperative banks in the northeastern region. Additionally, simplifying credit products and enhancing financial education are key to improving customers’ financial decision-making. The study concluded that simplifying credit products and enhancing financial education can empower economic stability, promote growth, and solidify the cooperative banking sector’s role in regional development. The study offers valuable insights into the link between credit types and financial stability, highlighting the importance of credit product design and financial education in fostering financial prudence among cooperative bank customers in northeastern India.*

*Keywords: state cooperative banks, financial prudence, credit types, northeastern region.*

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\* Research Scholar, Department of Management, Sibsagar University, Assam, India, Email Id: pari9ghosh@gmail.com

\*\* Assistant Professor, Level 11, Department of Management, Sibsagar University, Assam, India

## 1. Introduction

Co-operative banks have facilitated the expansion of financial services to the general public in both rural and urban areas, thereby contributing to India's overall growth. India adheres to a national framework of a cooperative banking system. The bank's success is determined by its capacity to effectively use financial resources in its core banking operations. Co-operative banks also include the organisation's whole financial well-being within a certain timeframe. "The Nagaland State Co-operative Bank Ltd. (NSTCB)" has an important part in the cooperative credit system of the province (Kenye, et. al., 2022). Co-operative banks in India are legally established and regulated under "the Co-operative Societies Act." The Co-operative Bank is regulated by the Reserve Bank of India (RBI). RBI governance is subject to "the Banking Regulations Act of 1949 and Banking Laws (Co-operative Societies) Act, 1965 (Gnanasekaran, et. al., 2012)." The co-operative banking industry in India significantly contributes to expanding accessibility to institutional financing, both in terms of geography and socioeconomic factors. The co-operative banking industry has become a prominent part of the national economy, extending its reach across the nation (Das et al., 2010).

The Credit Cooperative Movement in "the Northeastern Region (NER)" began in 1912 with the creation of "Gaonlia Banks in Assam." This eventually resulted in the founding of the "Assam Cooperative Apex Bank in 1948," which operated alongside "seven District Central Cooperative Banks (DCCBs) at the intermediary level and Gaonlia Banks Primary Agricultural Credit Societies (PACS) at the grassroots level (Nath, et. al., 2020)." During a gradual reorganisation process, the Assam State Cooperative Bank expanded its influence to encompass other governments in the area, thereby fostering the development of a cooperative movement. The Cooperative Bank, the newest government institution in the nation, was created in Sikkim and commenced financial operations in 1998 (Das et. al., 2012). The Co-operative Bank aims to build financial assets while making them accessible by offering both short- and medium-term financing to farmers and owners of small enterprises, which will be accomplished through centralised "Co-operative banks at the

district level and PACS at the village level." The goal is to offer financial services in remote and rural regions (Thakur et. al., 2021).

One major factor that determines financial prudence among state cooperative banks concerns the impact of credit types, which significantly affects overall stability and performance. Different credit products, whether agricultural, personal, or business loans, have varying degrees of risk and liquidity management and control. For example, a farm loan is closely aligned with seasonal and weather-related phenomena and requires robust assessment and risk mitigation strategies (Kahuthu et al., 2016). In sharp contrast to these, personal loans lend themselves to very tight credit evaluation processes to ensure that a borrower's repayment capability is ascertained. Business loans involve a close look at a borrower's financial health and the viability of their business, along with loan purposes (Chepkoech, et. al., 2014). Such diverse credit types are being managed prudently by state cooperative banks to ensure asset quality, low default rates, and overall sustainable growth. The balancing act between risk and return profiles of various credit products will enable the banks to bring better financial stability and operational efficiency, hence contributing toward the long-term success of the banks (Xu, et. al., 2019).

The study "Assessing the Impact of Credit Types on Financial Prudence in State Cooperative Banks: A Study of the Northeastern Region" is greatly significant considering regional economic development. The study may provide information on how credit multiples affect the stability and prudence of finance. The present study can be quite instrumental in tailoring financial products to the region's needs to achieve sustainable growth. Further, findings can help cooperative banks streamline credit offerings to support farmers, businesses, and entrepreneurs in local communities, thereby enhancing economic empowerment and resilience in the Northeastern communities.

Apart from the introduction, the rest of the paper is structured as follows: section 2 describes reviews of different authors from past studies related to conscious leadership, employee engagement, and ethical decision-making, section 3 presents

the objectives of the study, section 4 summarizes research methods for the study, section 5 discusses the results and findings, section 6 explains the discussion, and Section 7 shows the conclusions, implications, limitations, and recommendations for Further Studies. Finally, references are presented.

## 2. Review of Literature

### 2.1 Historical Development and Evolution of Co-operative Banking in Northeast India.

According to Tripathi et al. (2023), cooperative banks in India faced challenges, but with the right strategies, training, and government support, they were able to overcome these challenges and improve their performance. The primary cooperative agricultural and rural development banks in Patiala performed well overall; however, loan disbursement and profit growth rates required improvement (Rajni et al., 2014). According to Reddy et al. (2019), cooperative banks in India have grown rapidly and become successful, serving rural areas while maintaining the cooperative spirit in their loan systems. To further carry out the important function of rural development, lending efficiency had to be enhanced for state cooperative banks in India (Devi Sekhar et al., 2021). The Kumbhi Kasari Co-Operative Bank successfully expanded banking services in Kale, encouraged savings, and increased client satisfaction through competitive interest rates and high service quality (Vichare et al., 2022).

According to Kaur et al. (2015), cooperative banks have played different roles and engaged in lending in India, but to remain competitive with private sector banks, they had to adopt innovative technologies. The financial performance of urban cooperative banks in India was strong, with an increase in profitability (Vishwam et al., 2017). According to Tripathi et al. (2023), cooperative banks in India encountered obstacles, but by implementing appropriate measures, providing training, and receiving government assistance, they surmounted these hurdles and enhanced their performance. Cooperative microfinance fostered inclusive development among the poor in India and Kerala by

offering financial services and empowerment within the existing cooperative banking framework (Yaseen et al., 2022).

### 2.2 Performance Metrics and Comparative Analysis

Cooperative lenders had significantly lower default rates on small business loans than mainstream banks, due to close community ties and governance structures (Nitani et al., 2021). According to Arora et al. (2021), Financial development across India was far higher in leading high-income and developed regions than in lagging ones, with all bank groups, including public banks, being more concentrated in the Northeast. Corporate governance practices in cooperative banking have a positive impact on financial performance, while the link between governance practices and shareholder returns remains to be established (Ferreira et al., 2019). Regional banking systems with smaller banks, such as cooperatives, LLCs, and savings banks, led to better profitability for local firms and SMEs in five EU countries (Schmidt et al., 2021).

According to Kulkarni et al. (2020), customer satisfaction varied across the Pune, Mumbai, and Nagpur regions, with Pune showing higher satisfaction with telephonic contact, Mumbai with mailed statements, and Nagpur with banking officer behaviour. Bank customers' adoption of e-banking was influenced by factors such as convenience, cost-effectiveness, and value co-creation, which supported competitive advantages in the banking industry (Carranza et al., 2021). According to Kaur et al. (2021), digital banking customers in Northern India were generally satisfied with service quality, but reliability, tangibility, and responsiveness were the strongest risk factors affecting customer satisfaction. While emission reductions were positively related to financial performance, high corporate governance quality hurt both accounting performance and market valuation, contrary to stakeholder theory's predictions (Bătae et al., 2021). Emerging-market banks' environmental and social performance positively influenced their financial performance, whereas governance performance did not (Shakil et al., 2019).

## 2.3 Impact of Credit Types on Financial Prudence in State Cooperative Banks

According to Lal et al. (2018), financial inclusion through cooperative banks had a substantial impact on poverty eradication by providing basic financial services to the poor. Cooperative banks provided specialised financial services and played an important role in the Indian economy, but they needed to embrace contemporary technology to compete with private-sector banks (Kumar et al., 2019). Bank competition in India promoted access to finance for SMEs, with a greater impact on small and medium-sized firms and female entrepreneurs (Rakshit et. al., 2023). State cooperative banks in India saw significant increases in branch network, capital, advances, deposits, working capital, and recovery performance, helping rural regions and encouraging cooperative credit (Attri et al., 2015).

According to Barra et al. (2020), key microeconomic factors influencing cooperative banks' credit quality included capitalisation, loan volume, cost-volume-profit, and intermediation expenses. Financial inclusion through cooperative banks had direct, appreciable, and positive impacts on poverty reduction, making a difference in the lives of the poor (Lal et. al., 2018). According to Inoue et. al. (2019), in Indian public sector banks, financial inclusion and deepening were found to be significantly negatively correlated with the poverty ratio. The role of financial cooperatives in this respect is extremely important in any financial system, ensuring safe deposits and loans to consumers and small- and medium-sized businesses; their structure, conduct, and performance determine their efficiency and sustainability (McKillop et al., 2020).

## 3. Objective & Hypothesis of the study

**Obj.** To study the financial prudence of state cooperative banks in the northeastern region.

**H1** There is a significant impact of types of credit on the financial prudence of customers of state cooperative banks in the northeastern region.

## 4. Research Methodology

The research methodology involves primary data. Primary data is collected through firsthand interaction with respondents using structured questionnaires. The study employs a purposive sampling technique to select 320 respondents from the northeastern states. The study used statistical software such as Microsoft Excel and IBM SPSS. Simple linear regression has been used for data analysis.

## 5. Results and Findings

**Table 1**

*The Respondents' Demographic Profile*

S No.	Demographic Characteristics	Category	N	%
1	Gender	Female	119	37.20%
		Male	201	62.80%
2	Age (in years)	18-24 years	78	24.40%
		26-34 years	79	24.70%
		36-45 years	85	26.60%
		Above 45 years	78	24.40%
3	Occupation	Employed	54	16.9%
		Other	72	22.5%
		Retired	64	20%

		<b>Self-employed</b>	64	20%
		<b>Students</b>	66	20.6%
<b>4</b>	<b>Educational Qualification</b>	<b>Bachelor's degree</b>	69	21.6%
		<b>Doctorate or higher</b>	54	16.9%
		<b>High school</b>	61	19.1%
		<b>Master's degree</b>	74	23.1%
		<b>Secondary school</b>	62	19.4%
<b>5</b>	<b>Monthly Income</b>	<b>20,001 - 40,000</b>	56	17.5%
		<b>40,001 - 60,000</b>	62	19.4%
		<b>Above 60,001</b>	71	22.2%
		<b>Below 20,000</b>	71	22.2%
		<b>Nil</b>	60	18.8%
<b>6</b>	<b>Type of account</b>	<b>Current account</b>	85	26.6%
		<b>Fixed deposit account</b>	76	23.8%
		<b>Other account</b>	72	22.5%
		<b>Saving account</b>	87	27.2%
<b>7</b>	<b>Type of loan availed</b>	<b>Agricultural Loan</b>	77	24.1%
		<b>Home Loan</b>	95	29.7%
		<b>Other Loan</b>	79	24.7%
		<b>PM AWAS Loan</b>	69	21.6%
<b>8</b>	<b>Type of credit availed</b>	<b>Business loan</b>	73	22.8%
		<b>Kissan credit card</b>	74	23.1%
		<b>Other</b>	80	25%
		<b>Personal loan</b>	93	29.1%
<b>9</b>	<b>Customer of the State Co-operative Bank</b>	<b>1-3 years</b>	81	25.3%
		<b>3-5 years</b>	82	25.6%
		<b>Less than 1 year</b>	80	25%
		<b>More than 5 years</b>	77	24.1%
<b>10</b>	<b>Frequency of Bank Visits (in a month)</b>	<b>Occasionally (2-4 times)</b>	72	22.5%
		<b>Rarely (once or twice)</b>	75	23.4%
		<b>Regularly (5-8 times)</b>	83	25.9%
		<b>Very frequently (more than 8 times)</b>	90	28.1%

Table 1 presents demographic information from the respondents, with females at 37.20% and males at 62.80%. The distribution of age categories was: 18-24 years, 24.40%; 26-34 years, 24.70%; 36-45 years, 26.60%; and 45+ years, 24.40%. Occupation represents students at 20.60%, self-employed and retired at 20%, others at 22.50%, and employed persons at 16.90%. Educational qualifications differed: 23.10% held a master's degree, 21.60% a bachelor's degree, 19.40% secondary school, 19.10% high school, and 16.90% a doctorate or higher. The monthly income distribution showed that 22.20% earned below 20,000 and above 60,001, while 19.40% earned 40,001-60,000, 17.50% earned 20,001-40,000, and 18.80% had no income. Most respondents had savings accounts (27.20%), followed by current accounts (26.60%), fixed deposit accounts (23.80%), and other accounts (22.50%). Among these, home loans were the most frequent, with 29.70%; other kinds of

loans, with 24.70%; agricultural loans, with 24.10%; and PM AWAS loans, with 21.60%. As far as credit is concerned, personal loans were most prevalent at 29.10%, followed by other types at 25%, Kissan credit cards at 23.10%, and business loans at 22.80%. The duration as a customer in state cooperative banks was well spread out, with 25.60% for 3-5 years, 25.30% for 1-3 years, 25% for less than 1 year, and 24.10% for more than 5 years. Frequency of visiting bank showed 28.10% visiting very frequently, 25.90% regularly, 23.40% rarely, and 22.50% occasionally.

**Table 2**

*Model Summary for Regression Predicting Financial Prudence*

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	SE Estimate
1	.12	.02	.01	2.11

**Note.** Predictor: Types of Credit. Dependent variable: Financial Prudence of Customers of State Cooperative Banks.

Table 2 above presents the R-value, which indicates a simple correlation of 0.122; this indicates a low degree of correlation. The R-squared value of 0.015 indicates that only 1.5 per cent of the total variation in the dependent variable, Financial Prudence, is explained by the independent variable, Types of Credit. The Adjusted R-Square value is a bit more modest at .012, though it adjusts for the number of predictors and still shows minimal explanatory power. One could see that with the standard error of the estimate at 2.11420, this measures, on average, how far the observed values fall from the regression line.

**Table 3**

*ANOVA for Regression Predicting Financial Prudence*

Source	SS	df	MS	F	p
Regression	21.56	1	21.56	4.82	.029
Residual	1421.42	318	4.47	—	—
Total	1442.97	319	—	—	—

**Note.** Dependent variable: Financial Prudence of Customers of State Cooperative Banks.

The above Table 3 presents the ANOVA results, which assess the regression model’s fitness for predicting the dependent variable, that is, Financial Prudence of Customers of State Cooperative Banks. The F-value is 4.822, which is significant (Sig. = 0.029). The regression model explains the dependent variable very well. Hence, the p-value is less than 0.05 ( $\alpha$ ); this indicates that the independent variable, Types of Credit, has a statistically significant effect on Financial Prudence, and therefore the model provides a good fit to the data. The statistical relationship between Types of Credit and Financial Prudence is significant.

**Table 4**

*Regression Analysis Predicting Financial Prudence*

Predictor	B	SE	$\beta$	t	p
Constant	22.60	0.64	—	35.16	< .001
Types of Credit	-0.03	0.01	-0.12	-2.20	.029

**Note.** Dependent variable: Financial Prudence of Customers of State Cooperative Banks.

Table 4 presents the coefficient analysis, which provides data that allows understanding the relation between Types of Credit and Financial Prudence of Customers of State Cooperative Banks. For Types of Credit, the Unstandardized coefficient, B, is .027, indicating that for every one-unit increase in Types of Credit, Financial Prudence decreases by 0.027 units, holding other factors constant. The standardised coefficient for Types of Credit is -0.122, indicating a negative effect on Financial Prudence. With a t-value of -2.196 and a significance level of 0.029, the result indicates that Types of Credit is statistically significant in predicting Financial Prudence, since the p-value is less than 0.05. From this analysis, one can therefore deduce that Types of Credit have a significant negative effect on the Financial Prudence of Customers of State Cooperative Banks.

## 6. Discussion

The study “Assessing the Impact of Credit Types on Financial Prudence in State Cooperative Banks: A Study of the Northeastern Region” aimed at assessing the impact of different credit products on financial stability and prudence in state cooperative banks. The present study seeks to determine how different

credit products affect the overall financial health and risk management of state cooperative banks. Some of the major findings of the study were arrived at through proper data collection and analysis. Tools like MS Excel and SPSS were used. Correlation and regression analyses were also conducted to determine the relationship between credit types and financial prudence.

The findings revealed a low positive correlation between credit types and financial prudence, with  $R = 0.122$  and an R-square of 0.015, indicating that only 1.5 per cent of the total variation in financial prudence could be accounted for by the credit types offered by banks. The result, though modest, underscores that credit types do affect financial stability (see Table 1). Previous research has focused on numerous aspects of cooperative banks and their financial performance. For example, Nitani et al. (2021) found that the default rate on loans to small businesses by cooperative lenders was very low compared to that of mainstream banks, due to close community ties and governance structures that enabled better monitoring. In a similar vein, Kaur et al. (2021) found that customers of digital banking in Northern India were highly satisfied with service quality, which indirectly supports the financial prudence of banks by increasing customer retention and reducing default rates.

The study also found that risk management strategies differ by credit type. For example, agricultural loans are prone to seasonal and weather-related factors and, therefore, require stringent risk assessment and mitigation measures. Personal loans, on the other hand, require highly stringent credit evaluation processes to assess the borrower's repayment capacity. The risk and return profiles of various credit products balance out to attain better financial stability and operational efficiency. The finding aligns with the study by Xu et al. (2019), which found that diversified credit portfolios enhance overall bank performance. It is useful to note that this research empirically tested the need for cooperative banks to offer credit products tailored to the demands of their respective regions. This, in turn, can contribute to more long-term growth, better support of farmers, businesses, and entrepreneurs operating in local communities, and economic empowerment.

The study, therefore, provides valuable insights into the impact of credit types on financial prudence in state cooperative banks. Though the findings point to a modest correlation, they have underscored the importance of proper risk profiling and bespoke financial products for the stability and growth of cooperative banks. Such insights will help banks streamline credit offerings, thereby better supporting local communities and fostering economic development in the Northeastern region.

## 7. Conclusion

The present study highlights the nuanced relationship between types of credit and financial prudence among the clientele of state cooperative banks in the Northeastern part of the country. The results obtained show that variety in credit types will have a measurable impact on financial prudence, albeit modest. This implies that other factors also play vital roles in shaping financial behaviour. In this regard, simplifying the credit product and improving financial education are key strategies to enhance customers' financial decision-making abilities. The strategy not only minimises the negative impact of excessive variety in credit offers but also empowers customers to make better financial decisions.

Such insights need to guide policymakers and bank management in developing credit policies. Tailor-made simplified financial products with structures that are transparently easy to understand, combined with focused financial literacy training, have done much in the enhancement of prudence in finances. Other factors affecting financial prudence, such as customer education level, income stability, and general economic conditions, also warrant further research. Such an inclusive approach would have a much greater scope to improve the clientele's financial well-being through a cooperative bank. The improvement in customers' financial prudence has not only benefited individuals but, more importantly, strengthened the broader growth process in the Northeastern region. Cooperative banks play a major role in extending financial services to people at large, and improving financial prudence is going to make it even more sustainable and effective in financing. The approach, in the final analysis, empowers economic power, secures continued growth, and makes the

cooperative banking sector an ever more vital factor in regional development.

Future research may be undertaken based on the findings in the Northeastern area, through further assessment of other factors that may influence financial prudence. Among others, customer education levels, financial literacy, income stability, and the general economic climate might go a long way toward giving insight into what drives financial prudence. In essence, such research could be highly explanatory in its design, offering guidance on how to better implement strategies to promote financial prudence among cooperative bank customers. In a nutshell, credit offerings from cooperative banks need a delicate balance. The impact of the variety of credit types on financial prudence is measurable but modest. This shows there is a need to consider extra factors. Improved financial literacy and simpler credit products will go a long way toward enhancing clients' financial prudence, thereby improving the effectiveness and sustainability of cooperative banks in the Northeastern region.

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