

CHAPTER I
INTRODUCTION &
RESEARCH METHODOLOGY

CHAPTER I

INTRODUCTION & RESEARCH

METHODOLOGY

1.1 Introduction.

1.2 Approach to the Problem.

1.3 Objectives of the Study.

1.4 Research Design and Methodology.

1.5 Tools to be used for collection of Data.

1.6 Significance of the Study.

1.7 Scope and Limitations of the Study.

1.8 Chapter Scheme.

CHAPTER I

INTRODUCTION AND RESEARCH METHODOLOGY

1.1 Introduction

Co-operation is as old as human civilization. However, actual development of co-operative movement has taken place in last hundred years. The co-operative movement in various walks of life has established new milestones in the welfare of the individual and society. The development in the recent year in co-operative management in India has made various progress and all other its activities. At present large number of co-operative societies has been working in the field of agriculture, banking, marketing, manufacturing and housing.

The urban co-operative credit movement started in India in the year 1904. Particularly to meet the credit needs of various middle class people, such as Traders, businessmen, artisans, factory workers, salaried people in the urban and semi-urban areas. Urban co-operative banks were started with the objective of promoting the habit of savings among the middle and lower class people in urban and semi-urban areas and provide institutional finance to them for development. These urban banks are performing their role successfully in a specific area and for specific segment of the society.

The urban co-operative banks at present concentrated in few states like Maharashtra, Gujarat, Karnataka, Tamil-Nadu, & Andhra Pradesh, which accounted for 67 % of the total number of urban banks in India, where as Maharashtra state cover 35 % urban co-operative banks out of total urban co-operative banks in India. These banks have reached in almost all the towns and cities of Maharashtra. These banks played an important role in mobilization of deposits and providing loans and advances to urban as well as semi urban people.

At present there are four urban co-operative banks operating in the area of Wai Taluka. One of them is Janata urban co-operative banks Ltd., Wai is a successful bank in Wai Taluka. This bank has been playing an important role in social and economic development of the peoples of Wai Taluka, since last 25 years. This study covers the overall working of Janata urban co-operative bank Ltd., Wai. The researcher, wants to

study about this bank with certain aspects such as mobilization of deposits, recovery of loans & so on for the period from 2003-2004 to 2007-2008 .

1.2 Objectives of the Study.

The proposed study is to be carried out with the following specific objectives.

- i) To study theoretical framework in co-operative sector.
- ii) To review the literature relating to the subject.
- iii) To highlight profile of Janata Urban co-operative Bank Ltd., Wai.
- iv) To analyze the data collected from the bank relating to organizational, managerial and financial aspects.
- v) To identify the problem faced by the bank.
- vi) To present conclusions and make suggestions for improving the performance of the urban co-operative banks.

1.3 Approach to the Problem:

Co-operation means to work together & to achieve common purpose. Co-operative credit can be divided in to agricultural and non-agricultural credit. The urban co-operative banks are established for accept deposits & deliver the loans and services in a specific area of operation for the economic upliftment of the members. The urban co-operative banks play important role in providing money to the traders, employed persons and middle class people & farmers at the time of whenever they needs.

The following four urban co-operative banks are working in the area of Wai Taluka.

- 1) Wai Urban Co-operative Bank Ltd., Wai.
- 2) Chaitanaya Urban Co-operative Bank Ltd., Wai.
- 3) Janata Urban Co-operative Bank Ltd., Wai.
- 4) Harihareshwar Urban Co-operative Bank Ltd., Wai.

Janata Urban co-operative credit society is converted into a bank on 5th March 1998. Today Janata Urban Bank has completed ten years. Therefore, it is interesting to study organizational and financial aspects as well as overall working of Janata Urban Co-operative Bank Ltd., Wai. From last ten years. Hence, this study is entitled as "A study of working Janata Urban Co-operative Bank Ltd., Wai."

1.4 Research Design and Methodology:

A) Methodology:

The investigation is based on secondary data & personal discussion, questionnaire & interview with the working employees, Board of Director & members of the Janata Urban Co-operative Bank Ltd., Wai.

B) Case Study Method:

A case study method refers to studying a phenomenon through an intensive and in-depth study of that phenomenon. Under case study method the field of study is limited but under case study all aspects of that phenomenon are in depth studied This study conducted is case study as it involves the study of one unite that is Janata Urban Co-operative Bank Ltd., Wai. Therefore, under this study case study method is applied.

C) Area of Study:

The study is confined to Janata Urban Co-operative Bank Ltd., Wai. Taluka in Satara District of Maharashtra state.

D) Reference period:

In order to analyze the working of Janata Urban Co-operative Bank Ltd., Wai. , the information for five years i.e. from 2003-2004 to 2007-2008 will be taken into consideration.

E) Techniques of Analysis:

The simple statistical techniques such as percentages, averages, ratio analysis, etc. will be used for analysis and interpretation of data. The collected data will be presented with the help of charts, tables, graphs, Diagrams, etc.

1.5 Tools used for collection of Data.

The required data for the study will be collected from the following sources.

a) Primary Data

Primary data was collected by conducting survey of Janata Urban Co-operative Bank Ltd., Wai. The Primary data was collected through following ways-

i) Questionnaire

For the purpose of collection of primary data a detailed questionnaire was prepared on the basis of objectives of the study .The questionnaire mainly covers the questions regarding profile of Janata Urban Co-operative Bank Ltd., Wai.

ii) Discussion and Interviews:

For the purpose of collection of Primary data personal discussion and interview was held with the chairman, general manager, employees, etc. of Janata Urban Co-operative Bank Ltd., Wai.

b) Secondary Data

The secondary data will be collected from the following ways.

- i) Annual reports of Janata Urban Co-operative Bank Ltd., Wai.
- ii) Published sources e.g. books, Journals, newspapers and M. Phil. Dissertations.
- iii) Publications of RBI and Government Authorities.

1.6 Significance of the Study

This study will be first study of Janata Urban Co-operative Bank Ltd., Wai. This study will cover analysis of overall working of Janata Urban Co-operative Bank Ltd., Wai. This study also seeks answers for the problem of Janata Urban Co-operative Bank. The finding and suggestions of the study will be very useful in successful functioning of Urban Co-operative Bank in general and Janata Urban Co-operative Bank Ltd., Wai in particular.

1.7 Scope and Limitations of the Study.

- i) The case study method will be used by selecting only one Urban Co-operative Bank.
- ii) The period selected for the study will be only five years i.e. 2003-04 to 2007-08.
- iii] The stipulated time period within which the study will be completed is also one of the limiting factors.

1.8 Chapter Scheme

The study will be presented through following chapters.

Chapter-I.

Introduction and Research Method

In this chapter Introduction, Approach to the problem, objectives of the study etc have been given Research design and methodology includes the points such as the methodology, case study method, Area of study, reference period and techniques of analysis.

The tools used for collection of data, significance of the study as well as scope and limitation of study have been given.

Chapter –II

Theoretical Frame Work.

This chapter presents the various concepts related to the present study. In this chapter, concepts such as Co-operations, banking and co-operative banking etc. have been given.

In this chapter banking system in India, origin and Development of co-operative banks, co-operative credit structure and urban co-operative banking etc. are also discussed in detail.

Chapter III.

Review of Literature

This is the third chapter, which presents the review of literature carried by researcher. This chapter is divided into two sections viz., review of committees, study groups and commissions and review of laws relating to the banking sector.

Chapter IV

Profile of Janata Urban Co-operative Bank Ltd., Wai.

In this chapter profile of Janata Urban co-operative Bank Ltd., Wai have been given. For this, purpose the variables such as introduction, history and development of urban co-operative bank in the world, in India, in Maharashtra and in Satara district, banking movement in Wai Taluka and banking business in Wai Town.

Chapter V

Analysis and Interpretation of Data.

This chapter presents the analysis and interpretation of data of Janata Urban co-operative Bank Ltd, Wai during the period 2003-04 to 2007-08. For purpose

analysis the variables such as sources of funds, investment, loans and advances, profit and human aspect of Janata Urban co-operative Bank has taken into account.

Chapter VI

Conclusions and Suggestions

This is the last chapter, which contains the summary of finding and main suggestions.