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The present study is an institutional case-study of Vikas Co-operative Bank Limited, Solapur. Its main concern is the study of "Management Practices of Vikas Co-operative Bank Limited, Solapur" and to show how these practices were changed in past few years.

The Vikas Co-operative Bank Limited, Solapur, was established in 1979. The Bank started its business after receiving licence on 11th April, 1980. An attempt is made in this dissertation to study the management practices for the latest five years. The study period is covered from 1988-89 to 1992-93 (i.e. 5 years). The idea behind the selection of five years period of study is to trace the latest trends in the management practices of the Vikas Bank.

The data used in this study is largely from the published sources and the sources are indicated appropriately. The Annual Reports of the Vikas Co-operative Bank Limited, Solapur yielded bulk of the data.

Analysis of study involved tabulation and interpretation of the data, giving an aggregate picture of management practices of the bank. Indeed, the study is essentially a theoretical and statistical analysis, where statistical tools such as percentages, ratios etc. are extensively used. Every attempt has been made to give clear and objective interpretation of data. The authenticity of

conclusions derived from the data depends on the quality and reliability of the data obtained from the primary and secondary sources. Every care has been taken to reconcile the data, when there were differences and discrepancies in the data obtained from different sources and this should be treated as limitations of the research study.

This research work is divided into five chapters. The first chapter deals with the introduction to the study, significance and aims of the study, research methodology, sources and techniques of data collection, limitations of the study and its utility.

The second chapter is devoted to the theoretical framework of the study. It includes- what is management practices ? functions of Bank management such as planning, decision-making, organising, directing, controlling etc.

The third chapter describes the profile of the bank, namely, Vikas Co-operative Bank Limited, Solapur. However, it explains the types of credit co-operative societies, then area of operation of Vikas Co-operative Bank, Solapur, its objects, functions, management, resources, deposits, borrowings, loan operations, banking and other functions, investments and welfare amenities.

In the fourth chapter an attempt has been made to analyse and interpret the data collected.

The last chapter, fifth one, summarises the main observations of the study and the suggestions for the better

management practices in co-operative banks.

The end of the dissertation is graced with a bibliography of the selected readings and appendix which will be of immense use in giving more information.

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