
CHAPTER – I

RESEARCH DESIGN AND METHODOLOGY

1. INTRODUCTION
2. TITLE OF THE STUDY
3. SELECTION OF THE PROBLEM
4. SELECTION OF THE BANK
5. IMPORTANCE OF THE STUDY
6. OBJECTIVES OF THE STUDY
7. SCOPE OF THE STUDY
8. DATA COLLECTION
9. LIMITATION OF THE STUDY
10. PLAN OF THE STUDY



1. INTRODUCTION :

It is universally accepted that the Co-operative movement is the way leading to progress and prosperity. Co-operative movement was started in India, long back in the year 1904. During this long span of time our co-operative movement has touched almost all economic fields such as, credit, marketing, consumer, processing, manufacturing and banking. Maharashtra is the progressive state in case of Co-operative sector. It has almost all types of co-operative including urban co-operative banks. There are many urban co-operative banks in Solapur city, it is now necessary to examine their progress and evaluate their functions.

This study is undertaken to focus on the above mentioned issues. The researcher has selected, 'Vikas co-operative Bank Ltd., Solapur for his study. It is one of the leading Urban co-operative banks in Solapur city, established on 26th Oct, 1979. This bank is providing credit facility and mobilising deposits from individuals and institutions. A various deposit schemes have been introduced by the bank to the people.

It is very popular bank in Solapur city' due to its impressive progress in the Urban and semi-urban areas. The efforts should be made to study 'The Deposits Mobilisation' by this bank.

2. **TITLE OF THE STUDY :**

The 'Deposit' is the basic raw material for the banking industry. The mobilisation of deposits is a continuous process and it is playing very important role towards the development of banking business. Hence, the study is titled as 'Deposits Mobilisation - A case study of Vikas co-operative Bank, Ltd., Solapur.'

Deposits are the lifeblood of the bank and the mobilisation of deposits is the backbone of banking.

3. **SELECTION OF THE PROBLEM :**

The present study aims to examine the bank's progress and evaluate its functions. The most essential factor of banking business is the mobilisation of deposits.

The bank must make an effective communication with customers, regarding the various attractive deposits as well as credit schemes. An effective communication is important aspect for progress and prosperity from the bank as well as customers point of view.

4. **SELECTION OF BANK:**

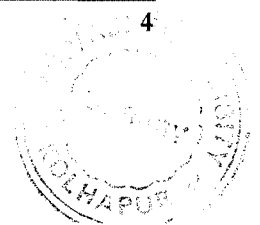
The researcher has selected "Vikas co-operative Bank ltd., Solapur as an unit to study the mobilisation of deposits.

This bank is selected for study due to the following reasons.

[1] Grading of the cities :

In Maharashtra State, the first urban co-operative bank was started in Bombay. During the period of 1904-1915 number of urban co-operative banks established in Bombay, Pune, Aurangabad, Kolhapur Solapur and Nasik district of the Maharashtra state.

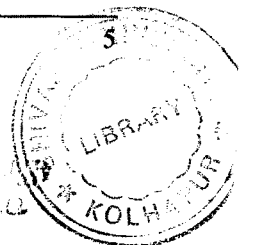
The urban co-operative banks were made an impressive high progress, within a short span of time, in Bombay and Pune district as compaire to Kolhapur and Aurangabad district.



The progress of urban co-operative banks in Solapur and Nasik district, reveals that the middle stage as compare to above mentioned districts. For the progress of urban co-operative banks in Solapur and Nasik districts, requires proper planning and direction to acquire the satisfactory stage. Hence the researcher has selected the above mentioned bank in the Solapur city.

2014-15
CIVIL

LIBRARY
KOLHAPUR



II NATIVE DISTRICT :

[a] The researcher has been familer with the physical layout of the area of operation of this bank than any other bank.

[b] All most all of the management of the bank was known to the researcher which enable to collect data and interview with the respondents and personnels.

[c] Vikas co-operative Bank Ltd., Solapur is very popular bank in Solapur city. Hence the efforts should be made to study the mobilisation of deposits by this bank.

[d] Lastly, the selection of this bank is an economical and time saving to collect required data.

5. IMPORTANCE OF THE STUDY :

A study of deposit mobilisation has been considered as most significant and indispensable aspect of banking business. The deposit mobilisation is most essential factor for development of bank. Mobilisation of deposits is a continuous process and the other activities of the bank are chiefly dependent upon the deposit. In the process of deposit mobilisation, bank accepting

deposits for the purpose of lending or investing to earn better returns. Deposit mobilisation is the back-bone of banking and it is an axis for all other industry. Hence the study of deposit mobilisation has become a part of development of bank.

6. OBJECTIVES OF THE STUDY :

In short the researcher has kept the following objectives for the purpose of his study. The principle objectives of the present study are to understand the various types of deposits and loans introduced by this bank.

The study chiefly aims at and covers the following aspects.

- i] To examine the present position of co-operative banks in Solapur city.
- ii] To study briefly the working of the Vikas Co-operative Bank Ltd., Solapur with regarding to deposit mobilisation.
- iii] To study the various types of deposits in this bank.
- iv] To examine the efficiency and effectiveness of the bank in collecting or accepting and utilisation of deposit. It is based on the following ratio.

- i] Credit Deposit Ratio.

$$\frac{\text{Total Loans \& Advances}}{\text{Total Deposits}} \times 100 = \%$$

7. SCOPE OF THE STUDY:

A study of deposits mobilisation has wider scope in the banking business. The Vikas co-operative Bank Ltd., Solapur is working in the Solapur city. Following are some of the important factors which required to be consider in this respect.

- 1] The mobilisation of deposits by this bank has been studied for the period of five years i.e. from 1990-91 to 1994-95
- 2] The number of types of deposits.
- 3] The rate of deposit growth within the study period.
- 4] The amount of loans and advances and its outstandings within the study period.
- 5] The effects of changing interest rate, according to Banking Regulation Act, on deposit.
- 6] Lastly the subjective and objective factors affecting on deposits mobilisation.

8. **DATA COLLECTION :**

The required data for study purpose are collected from mainly two sources.

- 1] Primary Source
- 2] Secondary Source

1] **Primary Source :**

The primary source was mainly 'Questionnaire' which was framed for collection of data from various categories of depositors, officers and clerks of the bank and employees of the co-operative sector.

Structured questionnaire was circulated to obtain first hand information with regarding the study. Before circulating the questionnaire, the purpose and importance of the study was explained to them.

2] **Secondary Source :**

[i] Record of the bank :

The information regarding bank working matter was collected from the maintained record by the Vikas co-operative Bank Ltd., Solapur.

[ii] *Library Source :*

Various books and journals on co-operative bank have also been referred. This study provides a clear and sufficient conceptual framework for undertaking the further investigation on the problem of research of the present study.

9. LIMITATIONS OF THE STUDY:

The researcher has experienced some difficulties in his study. These all difficulties were limitations to research work, which are given below.

1. The period of study is short i.e. five year
2. Selection of single bank.
3. The selected respondents could not be immediately contacted due to they were busy in their works so the researcher had to give long time for collecting information.
4. The study is completed on the basis of information supplied by the office staff of the vikas co-operative Bank Ltd., Solapur.
5. As most of the Banking units do not provide the detail or secret information due to its confidential nature.

10. PLAN OF THE STUDY:

The present study is divided into five chapters :-

1. The first chapter 'Methodology' deals with introduction which states the objectives of study, scope of the study research methodology sources of data collection limitation of the study and plan of the study.
2. The Second chapter 'Movement of co-operative Bank' includes the genesis and growth of co-operative banks in India, in Maharashtra, in Solapur district and in Solapur city.
3. The third chapter 'About the Bank' includes the profile and growth of the 'Vikas Co-operative Bank. Ltd., Solapur.
4. The forth chapter 'Analysis and intrepretation' deals with the analysis of deposits of the Vikas co-operative Bank Ltd., Solapur.
5. The fifth chapter covers the conclusions and suggestions.

