

CHAPTER I
INTRODUCTION

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- 1.1 Introduction**
- 1.2 Objectives of the study**
- 1.3 Scope of the study**
- 1.4 Research Methodology**
- 1.5 Source of data collection**
- 1.6 Limitation of the study**
- 1.7 Chapter scheme**

1.1 INTRODUCTION

The Urban Co-operative Credit Movement started in India particularly to meet the credit needs of various middle class people such as trader, businessman, artisan, factory workers, salaried people in the urban and semi urban areas. Such urban co-operative credit patsanstha, banks were started with the objective of promoting the habit of saving among the middle and lower class people and provides institutional finance to them.

In the same way, there is a remarkable growth and development of urban co-operative bank and credit co-operative patsansthas, societies in Maharashtra. These banks and patsansthas play an important role in mobilization of deposits and providing loans and advances to urban people, which help in the economic development of urban community. Therefore these banks and patsansthas are becoming popular in Maharashtra.

The Vasant Rao Chougule Nagari Sahakari Patsanstha Ltd., Kolhapur has been operating since last 18 years in Kolhapur. Therefore, the researcher felt it necessary to study the working of this patsanstha as a symbolical example for the evolution of the working of The Vasant Rao Chougule Nagari Sahakari Patsanstha in Kolhapur city.

1.2 OBJECTIVES OF THE STUDY :

The objectives of the present study are as follows :

1. The main objective of the study is to evaluate the working of Shri Vasant Rao Chougule Nagari Sahakari Patsanstha Ltd., Kolhapur. (referred as patsanstha here after) with reference to its specific aspect i.e.
 - a. Mobilisation of Deposits and
 - b. Loans and Advances.
2. To analyse the financial performance and position of this patsanstha.
3. To understand the problems faced by the patsanstha.
4. To arrive at the conclusions regarding the working and to make suitable suggestions to solve the problems and improve the working of this patsanstha.

1.3 SCOPE OF THE STUDY :

The present study covers mainly two aspects viz.

- a] Mobilization of deposits.
- b] Loans and Advances

The two aspects of this patsanstha have been critically studied. The enquiry is limited to all the branches in Kolhapur city only. The period covered under the study is six years from 1998-99 to 2003-04

1.4 RESEARCH METHODOLOGY :

This study is based on the secondary data that is published in the Annual Report of this patsanstha. Discussion with General Manager, Branch Manager, Officers, Supervisors are also to be undertaken on certain important matter of deposits and loans. The researcher has selected this patsanstha, as unit to study its working with reference to specific aspect as stated on the scope of this study.

1.5 SOURCES OF DATA COLLECTION :

The data required for the study are collected from the various sources such as :

1. Annual reports of this patsanstha.
2. Various pamphlets on deposits schemes of this patsanstha.
3. Library source : Various Books, Journal and Reports for taking critical review of literature on Nagari Co-operative Credit Societies.

1.6 LIMITATION OF THE STUDY :

This research study has the following limitation :

- a. This research study mainly depends upon the Secondary data.
- b. The study is confined to branches of this patsanstha which are located in Kolhapur city.

Similarly the period of study is also limited to 6 yrs. from 1998-1999 to 2003-04. The necessary details on certain matter like loans for other purposes etc. are not made available.

1.7 CHAPTER SCHEME :

The present study is divided into following six chapters :

- I The first chapter deals with the Introduction, Objectives, Scope, Importance, Research Methodology and Limitations of the study.
- II The second chapter includes Historical background and development of this patsanstha.
- III The third chapter includes Working of this patsanstha with reference to mobilization of deposits.
- IV The fourth chapter include details about Types and Purpose wise loans and advances of this patsanstha.
- V The fifth chapter analyses the Performance and Position of this patsanstha.
- VI The sixth chapter includes the Summary, Conclusions and Suggestions.