
CHAPTER ONE

OBJECTIVES, METHODOLOGY AND LIMITATIONS OF THE STUDY

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CHAPTER - I

OBJECTIVES, METHODOLOGY AND LIMITATIONS OF THE STUDY ::

INTRODUCTION :

The present study concerns with "NON-BANKING OPERATIONS OF SHRI PAISA FUND SHETKI SAHAKARI BANK LTD., HUPARI". This chapter deals, in brief, with the selection of area of study and importance of co-operative movement in relation to rural sector. The objective, methodology and limitations of the study are also discussed in this chapter.

I SELECTION OF AREA OF STUDY :

Rural sector in India is predominant. However, it faces many problems such as poverty, unemployment, backwardness of agriculture, indebtedness, lack of educational and medical facilities etc. Many Government and Non-Government agencies have been trying to solve these problems. As a result of these, rural picture is changing rapidly, but the problems of rural area have not been eliminated entirely. Co-operation is expected to play a key role in the development of rural India. It is also expected to "evolve a scheme of co-operative community organization which touches upon all aspects of life."¹ Co-operation has been blamed for giving too much importance to the credit side. Moreover, the Co-operative credit societies rarely involve themselves in non credit activities. But here is a Co-operative Bank which has equally given importance to non credit activities

also. It has touched upon all aspects of life in its operational area.

In the light of the role assigned to cooperative organization, it is essential to have a fresh look at the non credit activities of Shri Paisa Fund Shetki Sahakari Bank and see whether they could serve as model for other cooperative banks.

A notable feature of independent India's socio-economic structure is that it has led to emergence of a number of cooperative banks in rural area. These banks are doing remarkable work. No study of socio-economic setting of India today can ignore the work done by the cooperative banks. Since the work done by Shri Paisa Fund Bank is out standing, it has been selected for the present study.

II TITLE OF THE STUDY :

The title of the study is " A STUDY OF NON-BANKING OPERATIONS OF SHRI PAISA FUND SHETKI SAHAKARI BANK LTD., HUPARI, DIST: KOLHAPUR."

III OBJECTIVES OF THE STUDY :

The objectives of the study are as follows :

1. It is proposed to study the non banking operations of the Bank so as to understand as to how a banking organisation in cooperative sector can contribute to such activities.

2. It is also proposed to study whether other cooperative banks can follow such measures.
3. The study also intends to make suggestions for the improvement in non-banking operations of the bank.

IV METHODOLOGY :

Since this study is concerned with a unit, case study method has been followed. In depth study of the unit has been made.

The data for the study was collected from the following sources.

- 1) The Annual Reports of the Bank and reports of the non banking units, from 1950 to 1985 were collected and studied. Account books of the Bank and related records were also referred to,
- 2) Books, booklets, souvenirs, pamphlets, handbills published by the Bank's were studied, alongwith.
- 3) Necessary information was collected by visits to units concerned. The Managing Director, the officers and the employees of the Bank were also consulted. The response and cooperation given by them in supplying the material and information was commendable,
- 4) Required data was also collected from books, articles and "Shri Paisa Fund Sahakar" a quarterly, published by the Bank.
- 5) Government documents and communications were read for the data.

6) Books on cooperation, cooperative banks, books and literature related to study were referred to,

V SIGNIFICANCE OF THE STUDY :

The research will serve as guide line for other cooperative banks from rural area and will encourage them to undertake non-banking activities so as to promote social welfare.

The study will, also be useful to Shri Paisa Fund Bank in making its non-banking operations more effective.

Since the study presents consolidated picture of various non-banking activities with their benefits, it will help us to reaffirm our faith in cooperative institutions and their potential in bringing transformation of rural India.

VI LIMITATIONS OF THE STUDY :

1. The scope of this study is limited only to the Non-Banking Operations of Shri Paisa Fund Shetki Sahakari Bank Ltd., Hupari.
2. The study is limited to a period from 1950-51 financial year to 1984-85 financial year of the Bank.
3. As the study required to consult Bank records of the last 35 years, it was but natural that a few reports, papers and documents were not traceable.

4. The statistical data presented in the tables etc. was collected from the annual reports and records of the Bank and the pamphlets published by the Bank.
5. The study is not applicable to the branches of Shri Paisa Fund Shetki Sahakari Bank Ltd., Hupari.

VII CHAPTER SCHEME :

The present study is divided into six chapters.

The first chapter deals with the selection of the area of the study, objectives of the study, methodology, significance and limitations of the study.

The second chapter states, in brief, the history of Hupari township and Shri Paisa Fund Bank, it further states its present position and it ends up with its non-banking operations in a nut shell.

The third and fourth chapter^{are} devoted to the discussion of the non-banking operations of the Bank. The Third chapter deals with the role of the Bank in agricultural development. It discusses the various schemes and measures undertaken by the Bank for the development of agriculture.

The Fourth chapter is concerned with the role of the Bank in social, educational and health services.

The fifth chapter attempts an evaluation of the non-banking operations.

The Sixth chapter consists of summary, conclusions and suggestions.

REFERENCES

1. Govt. of India Planning Commission, Third Five Year Plan (1961) P. 200.