

## CHAPTER II

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CHAPTER - II A NOTE ON METHODOLOGY

## 2.1

INTRODUCTION -

For any type of research methodology is important. The study has been conducted mainly as an evaluative study and as such it will be pertaining to the specific time span. A period of three years from Jan. 1984 to Dec. 1986 was taken for the study.

2.2 METHODOLOGY OF THE STUDY -

For analysing the performance of the bank in respect of branch expansion, deposit mobilisation, disbursement of credit as its objective primary and secondary data were collected. Then various statistical techniques were applied to process the data.

a) PRIMARY DATA -

The primary data was collected from the oral discussion with the officers of the bank and branch managers. A schedule and questionnaire was prepared for the borrowers of the bank and also oral discussion was made with the borrowers of the bank. The unpublished data were collected from the Head office of the Solapur Gramin Bank.

b) SECONDARY DATA -

Secondary data has been gathered from Reserve Bank of India, Bulletin, NABARD Reports, Solapur Gramin Bank Head Office and various published reports and articles on the regional rural banks.

The data so collected have been scrutinised and processed.

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2.3:- SAMPLE DESIGN :-

The Solapur Gramin Bank is established on 21<sup>st</sup> Jan.1984. There are 30 branches of this bank in the district. For guaging the impact of this bank on the development of the district one branch from each developmental block is taken for study. There are 11 developmental blocks in the district they are as follows.

Developmental Block	Branch/
1) Malshiras	1) Maloli
	2) Nimgaon
	3) Islampur
	4) Dahigaon
	5) Tondle-Bondle
	6) Girvi
	7) Nevare
	8) Sangam
2) Pandharpur	1) Ropale
	2) Bhandishegaon
	3) Gadegaon
	4) Gursale
	5) Kasegaon
	6) Bhose
3) South Solapur	1) Aurad
	2) Ule
	3) Kumbhari
	4) Dhotri
4) Karmala	1) Raogaon
	2) Zare



5) Mangalwedha	1) Nimboni
	2) Salgar (BK)
6) Madha	1) Uplai (BK)
	2) Bembale
7) Barshi	1) Jawalgaon
	2) Tadvale (M)
8) Akkalkot	1) Karajgi
9) Mohol	1) Lamboti
10) Sangola	1) Manjari
11) N. Solapur	1) Solapur

From the above branches from each developmental block one branch is selected for study. They are as follows.

Developmental Block	Branch taken for study
1) Malshiras	Tondle-Bondle
2) Pandharpur	Gursale
3) S. Solapur	Ule
4) Karmala	Zare
5) Mangalwedha	Nimboni
6) Madha	Uplai (BK)
7) Barshi	Tadvale (M)
8) Akkalkot	Karajgi
9) Mohol	Lamboti
10) Sangola	Manjari
11) N. Solapur	Solapur.

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TABLE NO. 2.1  
DISTRIBUTION OF SAMPLE

Sample Branch	Total Borrowers	No. of Sample Borrowers	% age of Sample
1) Tondle-Bondle	114	11	9.7
2) Gursale	132	11	8.4
3) Ule	85	10	11.8
4) Zare	33	08	24.2
5) Nimboni	123	10	8.1
6) Uplai (BK)	87	09	10.3
7) Tadvale (M)	88	12	13.6
8) Karajgi	176	10	5.7
9) Lamboti	136	10	7.4
10) Manjari	123	13	10.6
11) Solapur	236	15	6.4
<b>Total</b>	<b>1333</b>	<b>118</b>	<b>8.9%</b>

#### 2.4 DISTRIBUTION OF SAMPLE:-

To cover all the purposes of the bank of advancing of loans 10% sample was taken approximately. For selecting the borrowers random and purposive sampling were used. The number of borrowers covered in survey was 118. The total number of borrowers of these 11 branches was 1333. The percentage of sample to the total borrowers was 8.9 % In some branches to cover all the purposes of the bank more percentage of sampling was taken for study.

To select the sample of borrowers for administering the schedule and questionnaire random sampling technique was used. Along with the random sampling to cover all the purposes of advances purposive sampling was also used. Out of total number of borrowers of the bank 10% of the borrowers have been selected for the study.

#### 2.5:- SCOPE AND LIMITATIONS OF THE STUDY:-

The study undertaken for the research is applicable to Solapur district. There are 11 developmental block in the district. From each developmental block one branch is taken for survey. The time span of three years i.e. from Jan. 1984 to Dec. 1986 is undertaken for the study.

The conclusions derived from the above study are applicable to Solapur district. But there is also possibility of the conclusions being applicable to any region of the country because most of the districts are alike, in respect of area, financial structure etc.

#### 2.6:- OBJECTIVES OF THE STUDY.

The study was undertaken with a view of attaining the following objectives.

- I) To evaluate the performance of Solapur Gramin Bank in respect of the following.
  - i) Branch Expansion
  - ii) Deposit Mobilisation.
  - iii) Loan distribution in the light of the Banks objective.
- II) To indentify the problems in the efficient working of the RRB Scheme with reference to Solapur Garmin Bank.
- III) To guage the impact of Solapur Gramin Bank on the rural development of the district.

2.7 :- HYPOTHESIS OF THE STUDY.

The RRB Scheme aimed at providing the managerial expertise and the provision of credit and other facilities especially to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in rural areas. The hypothesis that emerges from these objectives of the Scheme can be worded as follows.

" The Solapur Gramin Bank has significantly contributed to the rural development of the Solapur district, through the provision of credit and other facilities to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in the rural part of Solapur district."

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