

CHAPTER II

Chapter II : Research Scheme

2.1 Objective of Study

The main objectives of the present study are -

- a) To study the working pattern of a banks run on co-operative principles.
- b) To study and examine performance of the bank for last 6 years i.e. from 1984 to 1990.
- c) To study the different management aspects of the bank in general and recovery management in particular.
- d) To suggest ways and means to overcome the weaknesses in the recovery management practice in the bank.

2.2 Methodology

This study is based on primary data as well as secondary data.

a) Primary data

For the purpose of primary data collection a questionnaire schedule as mentioned above will be administered different levels of the bank and concerned with recovery function.

b) Secondary data

Secondary data will be collected from published materials of the bank like Annual Reports, Press Notes, Special Bulletines as well as periodicals devotes to the subjects.

c) Selection of unit

"The Kolhapur District Government Servant Co-operative Bank Ltd., Kolhapur" is selected for the study.

d) Selection of period of time

The period of 6 years i.e. 1984 to 1990 is selected for the purpose of study.

Source of Data Collection

The data required for the study is collected by from the following sources :-

- 1) Discussion with Deputy Manager, Branch Manager, Board of Directors and Recovery Officer and Defaulters.
- 2) Records of the Bank.
- 3) Annual Reports of the Bank.
- 4) Questionnaire prepared for the defaulters.
- 5) Library - Various books, Journals and Reports of The Banks.

2.3 Scope and Limitations of the study

"The Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur" have three branches which are located in the Kolhapur District. The Head Office is located in the Urban City i.e. Kolhapur. This bank provided loans only to the Urban people. The present study is also related with the recovery of difficulties of the loans and further it throw light on recovery management of the bank.

The study is related to 6 years i.e. from 1984-to1990. The recovery problem arises due to the non-repayment of loans by defaulters.

Limitations of the Study

On account of time constraint the researcher could not visit all the branches of the bank spread over the Kolhapur District. Only the bank situated at Kolhapur is covered under study assuming a representative sample of other branches scattered over the district. This could form into a limitation of the study.

Secondly, though the officers of the bank are very co-operative and having academic bent of mind because of their schedule they could not be made available more than one time for the purpose of study in hand.

Thirdly, most of the information utilised for the study purpose is obtained through inspection of bank record instead of visiting the defaulters personally as they were reactant to furnish the required information, this could be form into a limitation of the study.

2.4 Plan of the Study

The entire study is divided into five chapters.

The first chapter deals with introduction of the study, it includes introduction, meaning and procedure of recovery, banks functions of urban Co-op.Banks, Urban Co-op.banks in India, Objective of the study, Scope of the study, Research Methodology and sources of data collection.

The second chapter is Research design dealing, with objectives, Data Collection and Methodological notes.

The third chapter deals with recoveries or overdues of the "The Kolhapur District Government Servants Co-op. Bank Ltd., Kolhapur." it includes introduction, meaning of recovery, procedure of Recovery, cause of defaulters etc.

The fourth chapter deals with recovery management practice prevailing in the Bank.

The fifth chapter deals with analysis and interpretation of data.

The last chapter deals with summary, conclusion and suggestions.

2.5 Detail chapter Scheme

<u>Chapter I</u>	<u>Conceptual Discussion</u>
1.1	Introduction
1.2	Meaning of Recovery
1.3	Procedure of Recovery
1.4	Causes of default
1.5	Concept of Urban Co-op.Bank
1.6	Objectives of Urban Co-op.Bank
1.7	Urban Co-op.Banks in India

<u>Chapter II</u>	<u>Research Scheme</u>
2.1	Objective of the Study
2.2	Methodology of the Study
2.3	Data Collection of the study
2.4	Scope and Limitations of the study.
2.5	Research Plan
2.6	Details chapter scheme.
<u>Chapter III</u>	<u>Profile of the Organisation</u>
3.1	Introduction
3.2	Historical Back-ground.
3.3	Objectives of the Bank
3.4	Location of the Bank
3.5	Growth of the Bank
<u>Chapter IV</u>	<u>Recovery Management Practice prevailing in Bank</u>
4.1	Introduction
4.2	Meaning of Recovery
4.3	Cash-Credit, Over-Drafts and Loan given by the Banks.
4.4	Documents to provide continuous Security
4.5	Cash Credit V/s. Loan.
<u>Chapter V</u>	<u>Data Analysis</u>
5.1	Introduction
5.2	Sample size
5.3	Data Collection
5.4	Difficulties of the defaulters
<u>Chapter VI</u>	<u>Observations & suggestions</u>
6.1	Observations.
6.2	Suggestions.
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<u>APPENDIX</u>	