

* CHAPTER - I *

I N T R O D U C T I O N

CHAPTER - IINTRODUCTION

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CHAPTER - I

I N T R O D U C T I O N

1.1 SELECTION OF THE PROBLEM :

Like Germany & Italy the Urban Co-operative Credit movement started in India for catering to the banking and credit needs of urban middle classes. i.e. traders, businessman, artisan, factory workers, salaried people with fixed income in Urban and Semi-Urban Area. Along with this development amongst the people the habit of thrift and saving is also expected. It also provides opportunities for investment and thus helps the lower class to cope up in critical situation.

In the same way there is remarkable growth and development of Urban Co-operative Bank and Credit Societies in Maharashtra. These banks and societies play an important role in mobilisation of deposits. This helps in the economic development of Urban Community. That's why these banks and societies are becoming popular in Maharashtra. The business policies and practices of these banks and societies were mostly attuned to the requirement of big business and new industries on the pattern of their British counterparts.

The Bhudargad Taluka Urban Co-operative Credit Society Ltd., Gargoti has been operating. Since last nine years in Bhudargad Taluka. Therefore the researcher

selected has this Urban Co-operative Credit Society the Nagari Sahakari Patsanstha as symbolical example for examining the performance the working of Urban Co-operative Credit Society in Bhudargad Taluka, District Kolhapur.

1.2 OBJECTIVES OF THE STUDY :

The main objectives of the present study are as follows :

- 1. To study and examine the nature and extent of deposits that the Bhudargad Taluka Nagari Sahakari Patsanstha has mobilised during the period under study.
- 2. To examine the progress of various types of deposits mobilised by the Patsanstha during the study period.

1.3 SCOPE OF THE STUDY :

The Bhudargad Taluka Nagari Patsanstha Ltd. Gargoti is the symbolical exaple of the present research study. It deals with a specific topic like mobilisation of deposits. The above aspect of Bhudargad Taluka Nagari Patsanstha has been studied for the period of 9 years i.e. 1977-78 to 1985-86.

1.4 RESEARCH METHODOLOGY :

The data on the subject of collection for present study the following methods are used.

(a) Primary Data :

For the purpose of primary data interview, questionnaires are prepared to collect information from deposits members and patsanstha's Managers' Patsanstha Inspectors.

(b) Secondary Data :

The secondary data collected from published work in the said subject office record of the Bhudargad Taluka Nagari Patsanstha Ltd. Gargoti, Taluka Bhudargad, Dist. Kolhapur.

(c) Selection of the Unit :

The Bhudargad Taluka Nagari Sahakari Patsanstha Ltd. Gargoti is selected for the study.

(d) Selection of the period of time :

The period of nine years from 1977-78 to 1985-86 is selected for the purpose of Study.

1.5 LIMITATIONS OF THE STUDY :

Since the study is undertaken as part of the fulfilment of the requirements of the degree course of Master of

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Philosophy in Commerce and Management. The researcher has limited the study to one aspect of the working of Nagari Co-operative Patsanstha in Bhudargad Taluka. The data about the pattern of depositors have not been made available by the Patsanstha because of which the researcher could not make the complete study about deposits.

1.6 SOURCE OF DATA COLLECTION :

The data required for the study are collected from the following various sources.

1. Discussion with Bank Manager, Internal Auditor and Concern Staff.
2. Annual Reports of the Patsanstha.
3. Office Record of Patsanstha.
4. Questionnaire prepared for the Manager.
5. Library resources, various books journals and Reports of other Urban Co-operative Banks and Societies and R.B.I. Reports.

1.7 CHAPTER SCHEMES :

The present study is divided in to six chapters.

The First Chapter is the introduction which states selection of the problem, object of problem, scope of study, limitation of problem, methodology and chapter scheme.

The Second Chapter includes the general background of Urban Co-operative Credit Societies in India, Maharashtra and Kolhapur District.

The Third Chapter includes the Nagari Patsanstha in Kolhapur District and Bhudargad Taluka and Developing Bhudargad Taluka Nagari Sahakari Patsanstha Ltd, Gargoti.

The Fourth Chapter includes the profile and growth of the Bhudargad Taluka Nagari Sahakari Patsanstha Ltd. Gargoti in Bhudargad Taluka.

The Fifth Chapter includes the working of the Patsanstha with reference to the deposits mobilisation and progress of deposits during the period 1977-78 to 1985-86.

Last Chapter covers the summary, conclusions and suggestions.
