



**Chapter V**

**Conclusion & Suggestions**

**\* Conclusion**

**\* Suggestions**

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## Chapter – V Conclusion & Suggestion

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### 5.1 Conclusions-

On the basis of the data collection, presentation, analysis and interpretation the finding and conclusions of The Rayat Sevak Co-operative Bank Ltd Satara. has stated below

- ★ 5.1.1. It is concluded that management function of Rayat bank i.e. planning, organizing, staffing, directing, motivating, communicating, leadership and controlling proved successful in carrying out the bank transaction smoothly and efficiently.
- ★ 5.1.2. Challenges before the Rayat Bank which is explained earlier chapter are fulfilled at better level. But it was not totally satisfactory.
- ★ 5.1.3. Loans and advances shows some time overtrading. It may be risk and dangerous to the bank.
- ★ 5.1.4. Profit position and financial ratios indicates the good financial position of the bank and its branches sangli and vita.
- ★ 5.1.5. Targeted deposit, loan and profit achieved by the bank and its Sangli and vita branch has shown there some short falls in the targeted amount but it is negligible.

- ★ 5.1.6. N.P.A. rate of bank and in its Sangli and vita branch is low.
- ★ 5.1.7. Head office building is a very old and less attractive as compare to Sangli and vita branch.
- ★ 5.1.8. Sangli is center to many villages so it is easy to the village people to come and go to Sangli. So compare to the vita branch the transaction of Sangli branch is more.
- ★ 5.1.9. There is one condition for membership that contract base teacher can not become member until they become permanent and membership of retired employees is immediately canceled. So the membership can not be extended within the limit.
- ★ 5.1.10. All branches are the computerized and necessary training also provide to handle the computer to the employee.
- ★ 5.1.11. The Sangli and vita branch committees advanced the loan up to 500000/- be carefully.
- ★ 5.1.12. Specific training is not given by the bank to the employees. Bank should give the permission to attend the workshop of co-operative department should be compulsory.
- ★ 5.1.13. Communication process is good. Report maintaing and meeting conduction be efficiently.

- ★ 5.1.14 Watchman is provided only for head office.
- ★ 5.1.15 The Sangli branch has only eight employees and the work load is high so the members of employees are less.
- ★ 5.1.16 It is observed that the general manager motivates the branch manager and branch managers. Motivates the employees be efficiently. But in some extent the B.O.D. is weak.

## 5.2 Suggestion.

- ★ 5.2.1 Bank has to decide a specific loan policy for sound financial system. Bank has to select the right borrower for avoiding N.P.A and risk etc.
- ★ 5.2.2 Officers in H.O. must be follow strictly the rules and regulations of loan policy. Give the training of skill and knowledge to the branch managers and officers if necessary.
- ★ 5.2.3 The bank should concentrate more attention on management, management information system and good practices because it results better rating which is given by R.B.I.
- ★ 5.2.4 A.T.M. facility is also necessary to reduce the administrative expense. While opening the A.T.M. facility in an operational area

of bank . It is necessary to study how this facility affects on man power planning.

- \* 5.2.5 Give a training facility once in a year to the director's, manager and other employees should be necessary and compulsory.
- \* 5.2.6 In the changing scenario of banking system the correspondence should be paperless. The bank must adopt modern techniques of transaction i.e. online transactions.
- \* 5.2.7 Rayat shikshan sanstha is one of the well reputed educational organization in Maharashtra. Most of the permanent employees of Rayat Organization are the members of the Rayat Sevak Co-operative bank. But for increasing the members and to develop the relationship with other educational organization, bank have to give permission for membership to other employees of educational organization.
- \* 5.2.8 The bank has maintained Relif fund for the help of expired nominee. The existing Relif fund should increases more for the purpose of welfare of family members.

- ★ **5.2.9** In Sangli district there are only two branches. They are inconvenient to all Rayat employees, who are scattered over all district. Nerle, Bagni, Yetwade Budruk, Ashta peoples are demanded to open the new branch in Sangli district.
- ★ **5.2.10** Close and friendly contact should be developed with customers through proper communication and co-ordination.
- ★ **5.2.11** According to the designation uniform and I card must be compulsory to the employees.
- ★ **5.2.12** Watchman must be provided to the every branch for protecting the bank.
- ★ **5.2.13** Adequate staff should be appointed for efficient working in the Sangli branch.
- ★ **5.2.14** Bank have to Concentrate more on the development of the Vita Branch.

**A : - Questionnaire to Management**

1. Name :- \_\_\_\_\_

2. Address :- \_\_\_\_\_

Please tick mark in the bracket applicable

3. Are you prepare a plan for future ?

Yes  No

4. Generally planning is for which period?

1 Month  3Months  6 Months

1 Year  5 Year

5. Do you feel that organization structure of your bank is good?

Yes  No.

6. If no give the reason? \_\_\_\_\_

7. Did you visit the branches?

Yes  No

8. If Yes tick the appropriate answer

Every Month

Some Time

9. How did promotion process follow in your banks?

By qualification.

By seniority.

by qualification.

and seniority.

10. Are you directed to the employees?

Yes

No.

11. If Yes \_\_\_\_\_

regularly

Some time

According to situation.

12. You motivated to employees?

Yes

No.



13.If Yes How?

By maintain good relationship

By providing job environment

By increasing payment.

14.You continuously contact with general manger and branch?

Yes

No.

15. What is the frequency of meetings?

▪ Yes

No.

Weekly

Monthly

Quarterly

Half Yearly

Yearly

16.You Check the reports carefully?

Yes

No.

17.Which Techniques used for controlling?

**B : Questionnaire To General Manager And Branch Manager**

1. Name - \_\_\_\_\_

2. Address - \_\_\_\_\_

3. H.o./Branch Name - \_\_\_\_\_

4. Are You satisfied about Your organization set-up ?

Yes

No

5. If 'No' state the reason

\_\_\_\_\_

6. How do you participle in policy making meeting of board of directors ?

By actually attending the meeting

By sending written report

By employees repetitive

7. How you feel that you have any different in discussing the bank matter with the chairman ?

Yes

No

8. If 'Yes' state the nature of different ?

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9. Did you direct to your subordinates in their work ?

Yes  No

10. Is there any training programme for you ?

Yes  No

11. If 'Yes' state the nature training ?

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12. Do you feel that you are the good motivator ?

Yes  No

13. If 'No' state the reason

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14. Do you feel that it is difficult to convince the bank employees

about any changes that are introduced in their work ?

Yes  No  No Opinion

15. Do you have any difficulty in motivating your subordinates ?

Yes  No  No Remarks

16.If 'Yes' state the difficulty

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17.Did you submit all the reports be sensuously ?

Yes

No

18.Do you fell that you are the good leader of your bank / branch ?

Yes

No

19.Do you have any complaints / demand from the customers ?

Yes

No

20.If 'Yes' state the complaints / demand

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21.Are you satisfied in your work ?

Yes

No

22.If 'No' state the reason.

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**C : Questionnaire To Employees**

1. Name – \_\_\_\_\_

2. Address – \_\_\_\_\_

3. Qualification – \_\_\_\_\_

4. Post – \_\_\_\_\_

5. Did you satisfied about the organizational set-up of the bank ?

Yes

No

6. If 'No' state the reason \_\_\_\_\_

\_\_\_\_\_

7. Do you tried for fulfilling the plans of banks ?

Yes

No

8. Do you agree about the Promotion Process of the bank ?

Yes

No

9. If 'No' state the reason \_\_\_\_\_

\_\_\_\_\_

10. Are you got directions from the manager ?

Yes

No

11. Do you think your manager is a good motivator

Yes

No

12. You can easily communicate with any employees in the bank ?

Yes

No

13. How do you participate in the decision making process ?

By sending written report

By employees representative

14. Manager friendly be have with you ?

Yes

No

15. Are you satisfied about the job environment of the bank ?

Yes

No

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