OBJECTIVES OF THE STUDY:

The main objectives of this study are as follows:

1. To study the growth and pattern of the Vita Merchant Co-Operative Bank.
2. To study the growth in membership share capital mobilization by the Vita Merchant Co-Operative Bank.
3. To study the growth in the reserved working capital and next profit by the Vita Merchant Co-Operative Bank.
4. To evaluate the financial performance of these banks with special reference to the loan operation policy of Vita Merchant Co-Operative Bank.
5. To analyze the investment policy of these banks and studies the investment portfolios of the Vita Merchant Co-Operative Bank.
HYPOTHESES:

1] *The co-operative banks are playing important role to development of economy.*

2] *The main purpose of establishment is to provide economical support in rural and urban farmers.*

3] *The rural population is the pillar of Indian co-operative banking. co-operative banking work at grass root level of Indian economy.*

4] *Due to co-operative banking economy spades out to all villages and tries to economic progress the rural population i.e. farmer.*