RESEARCH METHODOLOGY:

The entire work is mostly depending upon the secondary data source and the required relevant information will be collected through personal interviews as primary data if necessary.

The required secondary data will be collected from the Vita Marchant Co-Operative Bank’s Annual reports, Vita city Banking performances, R.B.I. Publications and latest economic journals.

Data analysis and Processing by the statistical techniques such as descriptive statics, Co-Variation will be calculated for relevant variables, Moreover some graphical analysis tools are also be used i.e. Bar graph, Pie chart, and Line graph.
SCOPE OF STUDY:

The scope of the research is limited only to the Vita Merchant Co-operative bank in Sangli district. From Sangli District, 15 branches of these banks have been selected for the purpose of this study. The bank has been selected on the basis that its working; exists in Sangli District. As per the norms of RBI the computerization is compulsory for organized banking sector. Computerization in banking has its own importance. It is time saving, efficiency oriented and practically convenient process of modern banking. The Vita Merchant Co-operative Bank has limited area of operation. However these are the segments of modern Indian banking system and hence cannot function independently on traditional method as it brings failure to them in new era of competition after globalization. Therefore this study focuses on performance evolution in Vita Merchant Co-operative Bank, Vita.

In this research, we investigated loan distribution analysis, working of the staff, credit system of the bank, provided service to the customer and risk management in Vita Merchant Co-operative Bank, Vita. Overall the research will be needful to research scholars, experts in banking, educational institutions and co-operative banks.
STUDY REGION: (Literature Gap)

Sangli district is located in the southern part of Maharashtra and administratively it is part of western Maharashtra. Sangli district is bounded by Satara and Solapur district to the North. Bijapur district, Karanataka to the East. Kolhapur and Belgaon of Karanataka to the South and Ratanagari district to the west.

The Sangli district comprises in ten tahsils administratively. Tahsils such as Shirala, Kadegaon, Palus, Khanapur, Atpadi, Kavatemahankal, Jat, Miraj, Walwa and Tasgaon.

Vita Marchant Co-Operative Bank’s working with 26 branches in Sangli, Satara and Solapur district. Keeping in the objective of study we are limit the study region for only Sangli district only. So we collect the information from only 15 branches which are belonged to Sangli district. These branches are right worked now at locations such as: Vita, Atapadi, Dighanchi, Sangli City, Kavate-Mahankal, Miraj, Bhilawadi, Kharsundi, Kargani and Khanapur.