Research Methodology

The present study will follow the mixed research methodology, wherein the descriptive research relies on availability of literature and casual research rests on the feedback gathered from field level used. Keeping in view the research objectives, endeavor will be made to find relevant secondary data and information buried in different publications from well-known establishment to validate the fact. It would be extensive exploration in the direction of tracking Chakroborty and Narshimha committee report in the light of liberalization in banking sector. Reserve Bank of India policy prescription and guideline for banking operation will provide valuable information for research work. Besides that various private banks newsletter, annual report, information booklet, study manual will give relevant information. Strategies and competitive edge adopted by public and private banks and major modification had been done in product offering, service delivery mechanism and overall banking activity to the tune of liberalization will be useful in this project which has to bee collected through sample survey and search into archived documents. The primary data are to be collected through personal interview, by mailing of questionnaires to different public sector bank, private sector bank and the mumbai based industries benefitted through finance and counselling service offered by different banks in the same region.

Research Design

In this case, a descriptive and exploratory research design will be used to study the relationships between impacts of liberalisation in banking sector in India and how it propelled economic progress through prosperity of industrial sector. It is an ex post facto research where researcher has no control over the variables but can define the state of affair as it occurred. Descriptive research facilitates the study to obtain accurate and complete information regarding a concept or a situation or a practice. Therefore survey method will be followed in this study.
**Sampling Technique**

Random sampling method will be used for selection of respondents. The sample received from Mumbai region will contain the characteristics of banks located across India which could be regarded as universe. All the banks will have equal probability of being selected, approached, surveyed, collection of information and analysis.

**Sampling population**

The respondents will be selected from Mumbai. Therefore, the population of sample will be the public, private and foreign banks located in Mumbai.

**Sample size**

Total 100 respondents will be surveyed in Mumbai Metropolitan Region.

**Data Collection**

Here, both primary and secondary data will be considered. Primary data will be acquired through personal interview, telephonic interview, mailing of questionnaire, expert opinion etc. For secondary data RBI database, RBI annual report, RBI occasional papers, RBI press release, public and private sector bank manual, various journals published by eminent authorised body such as IIBF, IBA, NIBM, IDRBT, IBPS, books authored by eminent scholars and academicians, report published in recognised financial magazine and newspaper will be explored.

**Data Analysis**

All data collected through survey method will be subject to systematic content analysis. Qualitative and quantitative data will be collected through field visit, structured and informal interviews, focus group discussions and expert review. Data will be scanned to categories discrete and continuous variables and validated for accuracy. Data will be tabulated and presented through diagram to grasp the message delivered and trend demonstrated. Time series
analysis will be followed to capture the relationship between dependent variable and independent variable.

**Work Plan** (Chapter Scheme)

**The study will be divided into the following chapters**

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