Research Methodology adopted.

The methodology adopted by researcher to evaluate the performance of bank. The researcher has chosen Solapur district as geographical area for present study. Work plan and methodology divided in seven parts.

* Research area
* Sample design
* Sample size
* Research techniques
* Collection of data
* Analysis of data.
* Chapter plan

Research Area

The study is confined to the Solapur Janata Sahakari Bank Ltd.in Solapur District of Maharashtra State.

Sample Design

It is a plan comprising the researcher’s decisions about the procedures, sampling and collection of data for a given study. It aims to fulfill the purpose of the study without waste of time, energy and money. It is a blue print of research work to be undertaken.

Determining a sample design is next step. A sample design is a definite plan determined before any data, which saves time, money and efforts and at the same time it gives more accurate results by enabling in depth investigation. The Solapur Janata Sahakari Bank is having 35 branches in addition to its Head office at Solapur and it has been working and playing an important role for the last forty seven years.

The researcher has selected this bank with a view to assessing its performance by using the various techniques of financial performance.

Sample size
For this study 7 banks are selected out of 14 banks in Solapur District for detailed study. And also we have selected 350 bank customers from different areas of district.

Research techniques
Different techniques are used for the purpose of summarizing the collected data in such a manner that they will yield answer to the research questions. The standard tools and techniques are used for the analysis of the data. They are as follows.
- Tabular analysis based on percentages.
- Accounting ratio analysis
- Break – even analysis.
- Trend analysis
- Simple averages

Collection of data:
Primary Data will be collected by using survey method. For this purpose the questionnaires will prepare. We will visit to the branches personally and meet branch officers, clerks to collect the data with the help of questionnaire. The formal and informal discussion with the branch managers, officers and clerks will do.

The secondary data will be collected from the office records, annual reports, RBI Reports, published literatures like journals, newspapers, periodicals and also financial statements for last 10 years which are audited by auditors.

Analysis of Data
After collection of reliable data from proper sources, by using appropriate methods, the researcher has to scrutinize it and bring the basic facts in final form. The data will be properly coded, classified and tabulated in rows and columns, with a view to draw some meaning full conclusions. Some information can be presented in the form of graphs, charts and diagrams to make the information more meaningful and attractive.
Chapter Plan

Introduction and Research Methodology

Chapter 1 related to the study area, which deals with origin of co-operative banks in India, introduction, meaning and development of co-operative banks. This chapter also covered research work and research design such as statement of the problem, importance of the study, objectives of the study, hypothesis of the study, selection of sample and data collection i.e. primary and secondary, limitations of the study and scope of the study.

Review of Related Literature and Profile of Co-operative Banks.

The second chapter focuses on the Review of Literature of Banking business of co-operative banks. For this researcher has to conduct an extensive survey of the available literature related to the problem under investigation. For this purpose he has to go through books, government reports, journals, periodicals, articles etc. which will enable the researcher in preparing the gist of the past work concerning his topic of research.

This chapter also deals with the profile of co-operative Banks i.e. introduction, history of the bank, location of the banks, growth and development of the banks.

Theoretical Framework

This chapter related to financial performance of branches of Solapur Janata Sahakari Bank in Solapur district and also covers establishment, growth and development of branches and factors affecting on its financial performance.

Data Analysis and Interpretation

4th Chapter related to data collection, tabulation analysis related to the financial performance of branches of Solapur Janata Sahakari Bank in Solapur District for last ten years. The primary and secondary data collected will be analyzed by using appropriate statistical tools wherever possible.

Findings, Suggestions and Conclusions

This last chapter represents findings, suggestions and conclusions about problem of selected bank. Finally it gives hopeful and helpful suggestions to related bank.