RESEARCH METHODOLOGY:-

Research methodology is the conceived plan and structure of investigation to interrogate the problem and attempt to seek answers to the study. The present research is organized in the following manner. The prime step in the present research is to analyze the pattern of investment in past and present by power loom industries through the cooperative banks in the domain of Bhiwandi city.

- **Use of Research Design:** The researcher in the present research plans to make a meticulous observation through the records of the cooperative banks in Bhiwandi and their factual records of financing the Power loom industries. The data available with the cooperative banks facilitates the research to obtain accurate information regarding the study undertaken. It also traces the practices undertaken by the cooperative banks to boost the power loom industry. Therefore, survey method is used for the present study.

- **Data Collection:** The present research traces both primary and secondary data to arrive at the hypotheses.
  
  **Primary data** the researcher has gathered information through questionnaire, duly filled in by the respondents as a tool for data collection.

  **Secondary data:** The present research also evokes writers, scholars and critics from books, journals, magazine, reports and websites. For this purpose both print and web media are used.

- **Sampling Technique:** The researcher has randomly selected respondents from the lot-cooperative banks, power loom owners and the workers as the audience. The responses from these through the questionnaire are treated as samples to arrive at conclusions.

  **Sampling population (Place selected):** The respondents are selected from the Jurisdiction of Bhiwandi City. Therefore, the population of sample is the power loom workers, power loom owners & Co-operative Banks located in Bhiwandi City.

  **Sample size:** The present research attempts to interact and interview 310 respondents in the jurisdiction of Bhiwandi city who are directly connected with the power loom industry and the cooperative banks in this arena.

- **Data Analysis:** Data collected through questionnaire is arranged in tabulated and matrix form using Excel and SPSS software. Further, interpretation of data is based on tabulation and analysis of the data obtained. A statistical method is used for data analysis.
Such as Mean, Mode, Median, percentage, standard deviation and correlation of the hypothesis is tasted with the help of statistical technique, such as Chi-square test.

- Work Plan: - (Chapter No. & Contents)

<table>
<thead>
<tr>
<th>Chapter No.</th>
<th>Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1.1 Introduction</td>
</tr>
<tr>
<td></td>
<td>1.2 Defining the Problem and Scope of the study</td>
</tr>
<tr>
<td></td>
<td>1.3 Hypothesis and Research Methodology</td>
</tr>
<tr>
<td></td>
<td>1.4 Literature Review</td>
</tr>
<tr>
<td>2</td>
<td>2.1 Power Loom Industries: Finance &amp; Policies</td>
</tr>
<tr>
<td></td>
<td>2.2 Role of Co-operative Banks.</td>
</tr>
<tr>
<td></td>
<td>2.3 Power Loom Industries and Economic Development</td>
</tr>
<tr>
<td>3</td>
<td>Problems faced by Co-operative Banks in financing Power Loom Industries.</td>
</tr>
<tr>
<td>4</td>
<td>Data Analysis</td>
</tr>
<tr>
<td>5</td>
<td>5.1 Findings</td>
</tr>
<tr>
<td></td>
<td>5.2 Suggestions</td>
</tr>
<tr>
<td></td>
<td>5.3 Conclusions</td>
</tr>
<tr>
<td></td>
<td>5.4 Appendix</td>
</tr>
</tbody>
</table>
SCOPE AND SIGNIFICANCE OF THE STUDY:-

The research on the role and importance of co-operative banks in the development of Powerloom Industries in Bhiwandi city has certain limitations. Such limitations are as follows:-

- The research work is limited to extent of Powerloom Industries and the Co-operative Banks only.
- The research work is limited to the extent of jurisdiction of Bhiwandi city.
- The research work is based on the data collected from the different sources relating to Powerloom Industries and Co-operative Banks.
- The research work will be based on case study.
- The research is especially dealing with five Co-operative Banks and five advanced Powerloom Units.
- The period under review is of 10 years i.e. from 2001-02 to 2010-11.
- The research work is restricted to the extent of role played by Co-operative Banks in the development of Powerloom Industries in Bhiwandi city.

Utility of the Study:-

The research work will be beneficial to the manufacturers of Powerloom Industries as well as the managers of Co-operative Banks for their financial planning. It will be also useful for knowing the defects or deficiencies while carrying out their Business activities such as production, advertising, marketing, employees and consumer behavior. It will also be beneficial to know the total cost of output as compared to similar line of highly performed Powerloom Unit.
In short, the utility of the research work can be broadly classified into 2 categories –

- **For the manufacturers of Powerloom Industries –**
  a) To judge the performance and efficiency of the business unit.
  b) To know the working defects of the unit.
  c) To reduce the cost of production.
  d) To produce high quality product at a reasonable price.
  e) To compete the product in the market and to get it available to the users on demand.

- **For the Co-operative Banks –**
  a) To judge the performance and efficiency of the banking unit.
  b) To find out the working defects of the banking procedure.
  c) To give loans and advances to the Powerloom Industries on easy terms & conditions.
  d) To reduce the rate of NPA to the extent of 0%.
  e) To reduce the overheads.