METHODOLOGY:

To achieve the above objectives data were collected from both primary as well as secondary sources.

**Primary Data:** Primary data have been collected from the interview method, Observation method and personal discussion with top level management. Informal discussion with managers, directors and members has made to obtain necessary information with the help of interview method.

**Secondary Data:** Secondary data have been collected from the Books, Journals, Reports, Periodicals, Official Records of the Banks, Research Thesis, Statistical Statement relating to District Central Cooperative Bank, Annual Reports, Library Source, Maharashtra Cooperative Societies Act, Banking Regulation Act, RBI Surplus, Bye-Laws of Respective Banks, and retrieved from Internet.

**Analysis Technique:** This study is mainly based on secondary data which is collected and calculated from annual reports of the bank. Other related data is collected from journals and websites. The financial analysis is considered for indicating the performance of bank. For this study, financial analysis technique ‘Comparative Financial Statement Analysis’ is used for the period of 10 years from 2003-04 to 2012-13.

WORK PLAN:

Work will be divided in the span of every half year. Total 4 half years will be utilize for this research work to be submitted.

1st - 6 months (1st Year)

1. Review of literature
   a. From the date of registration we will interact with the guide frequently for the discussions on various activities.
   b. We will visit various Bank branches in our district for finalization of carrying out research work.
   c. We will collect research papers on the same topic to get reviews and updation.
d. e- Journals will be studied in libraries of Colleges and research Centre.

2nd - 6 months (1st Year)
3. Collection of data from bank.
4. Study of selected bank’s balance sheet and profit & loss account and its items.

3rd - 6 months (2nd Year)
1) To compare the financial statements of bank from last 10 years.
2) Results formulating in percentage & calculating in percentage.

4th - 6 months (2nd Year)
3) Compliance of research work done in rough and to be finalized by Guide.
4) Compliance of research work done in Final and to be in process to submit in University for the award of degree.
5) Final Thesis to be submitted for the award of degree.

CHAPTER SCHEME:
Chapter 1 Introduction
It deals with the introduction, statement of the problem, objectives of the study, hypothesis of the study, research design and methodology, scope of the study, significance of the study, limitations of the study.

Chapter 2 Review of literature
This chapter highlights the articles written by the experts published in various journals, magazines and also research thesis related to the cooperative sectors, banks and district central cooperative banks have been reviewed.

Chapter 3 Conceptual and Theoretical Framework
This chapter deals with the history of DCCB in India, history of DCCB in Maharashtra, concept of DCCB in Sangli and theoretical framework of financial analysis.

**Chapter 4 Organizational Profile**

It deals with the profile of the SDCC bank and its branches in Sangli District - history of the SDCCB, introduction of Organization, location and Organization Structure, growth and development of the bank.

**Chapter 5 Financial Data Analysis and Interpretation**

This chapter deals with the financial position in respect of Balance-Sheet and Profit & Loss A/C items like share capital, working capital, profits, deposits, reserves & other funds, loan taken, investments, loan given, members, branches during the study period are examined, analyzed and interpreted.

**Chapter 6 Conclusion and suggestion**

This chapter deals with major findings, conclusion of the study and important suggestions for better performance of SDCC in Sangli district.