RESEARCH METHODOLOGY

REGION OF RESEARCH

The geographical locations for study are states of India where urban coop banks have strong existence along with Public Pvt, Foreign banks. Since Maharashtra, Gujarat, Karnataka, Andhra Pradesh have maximum numbers of UCBs the study is based on the selective coop banks of these states.

RESEARCH DESIGN

The research conducted shall be of Descriptive and Analytical in nature. The research design and the steps adopted in research methodology kept in focus the objectives set for the study and the general hypothesis of the study. The numbers of Null hypothesis were formed for the study shall be also subjected to statistical method of testing. The objectives, general hypothesis different null hypothesis become the centre of research methodology to full fill the purpose of the research.

The results of different urban coop banks covered in the study shall be around 298 [Grade III and Grade IV banks].

POPULATION AND SAMPLING

The population of study consisted of UCBs of the country particularly Maharashtra, Gujarat Karnataka, Andhra Pradesh, Grade III and Grade IV banks. The sampling shall be incorporated by involving depositors, members, financial experts, professional bankers, etc. The sampling method incorporated is convenient sampling method.

COLLECTION OF DATA

The collection of data consists of both primary and secondary data.

The primary data shall be collected by floating structured questionnaire. Before finalizing structured questionnaire, the discussion, opinions, and interaction with banking professional, banking experts, depositors and members could provide better understanding in their feeling towards satisfaction level they have.

The secondary data was collected from the following sources.

[1] The Annual reports of different UCBs.
[2] Books and journals relevant to the study conducted.


[5] Unpublished data that came to the knowledge from the records of the banks.

[6] Published and unpublished research report.


The structured questionnaire consisted of 25 Questions, having sub questions. The questions provided multiple choices out of which the respondents have to select the appropriate choice.

The structured questionnaire shall be distributed to the various bankers, professionals, depositors, customers, members. The responded questionnaire was subjected to editing so as to eliminate incomplete questionnaire and non properly filled questions. The study shall admit around 50 questionnaires for future analysis and interpretation.

PROCESSING OF DATA.

The edited questionnaires were recorded. The recorded data was subjected to classification. The data was classified on following basis.

1. On the basis of sex

2. On the basis of age

3. On the basis of qualifications

4. On the basis of marital status

5. On the basis of no. of family members

6. On the basis of working category.

7. On the basis of occupation of customer, depositor, member.

8. On the basis of annual income

9. On the basis of deposit, shareholding in bank
STATISTICAL METHODS

The classified data were subjected to the statistical method of analysis. The statistical methods adopted consisted of mean, standard, and deviation and for testing null hypothesis chi square test was adopted.

The distribution of teachers on different classified areas, the mean, and standard deviation tables, and the chi square test results of different null hypothesis shall be given in the technical analysis of the subject. The STRATA statistical package and computarised data processing shall be adopted for tabulation analysis and interpretation of data.

METHOD OF REPORTING

The research reporting text consists of tables, bar, diagrams, and pie diagrams for providing effective understanding.

UTILITY OF THE STUDY RESEARCH

India adopted a liberalized deregulated economic policy since 1990-91 and the new era of globalization of activities in respect of trade, commerce, finance and management commenced.

In the banking sector there was emergence of new Pvt. sector banks [known as new generation banks], foreign banks. Thus banking sector underwent a sea change in India due to new banking reforms competitive market and stricter compliance of regulatory norms of national and international standards. Thus over the years corporate governance and professional management in the working of banking sector emerged with greater importance to protect the interest of stakeholders, depositors, members. However the coop banking sector was following still the traditional way of functioning.

The area of governance and professionalism of management in coop banking sector has come into sharp focus in 2000-2001 on account of failure of few coop banks [urban, scheduled, multistate] in Gujarat, Madhavapura coop bank episode followed by Rupee coop bank Pune Maharashtra and few other UCBs of Karnataka and Andhra Pradesh and small banks in other state of the country. Main reason attributed for failure was financial mismanagement, scam, diversion of funds in share markets, real estate, lack of governance practices and non professional management. This has resulted into loss of faith in the eyes of depositors, stakeholders and general public and run on banks to withdraw deposits. The incidence of
failure of banks in India has been highest in UCB sector vis-a-vis other banking sector.

Our research study shall also keep the depositors, customers, and stakeholders aware about the various norms, guidelines, issued by regulators i.e. RBI, Registrar, Govt. under banking regulation act, cop scty. act accounting standards, disclosure norms, as applicable for the sound financial and operational management of UCBs.

This proposed research study shall ultimately lead to high level of satisfaction and better quality services by banks and to protect the interest of depositors and stakeholders.

LIMITATION/SCOPE OF THE STUDY

The scope of the proposed research study is limited to a UCB Sector of the country and the sample size of the total population 1645 [banks] of which results of 298 [Grade III and IV], state and dist. coop banks will be studied. Hence the results of the study may differ from other [Grade I and II] 1347 banks of the sector.

The results of the proposed study are based sample size selected purely on random basis on the information provided by RBI, State Registrar and Central Registrar against coop banks and stringent norms for regulation of the affairs of coop banking sector. However on and average results of the study shall be representative of the mass population of the sector.