METHODOLOGY:

The research study is based on both primary data and secondary data. A structured questionnaire will be prepared for the study. The questionnaire will be drafted to test with degree college teachers in Vasai taluka. The data collection will be from both these sources will be scrutinize and tabulated. The sample size is 305 with 95% confidence. It is calculated from stratified cluster calculator sampling method. The questionnaire will be distributed to the degree college teachers at their college. Adequate time will give to them to fill the questionnaire and complete it in all respects.

The information will be gathered from books, journals, magazines, reports, newspapers, internet and published and unpublished thesis is the secondary data.

The research will be done with analytical and descriptive methodology.
SCOPE:

Banking system is an important constituent of overall economic system. It plays a crucial role in the attainment of macro-economic objectives. It acts as a vehicle for socio-economic transformation and also as a catalyst to economic growth. It plays an important role in mobilising the nations saving and in channelizing them into high investment priorities and better utilisation of available resources.
LIMITATIONS:

Vasai taluka is the part of Palghar districts in the Maharashtra state of India. This city has a population as per censes 2011 is 12,21,233; of which male and female are 6,49,535 and 5,71,698 respectively. Out of these approximately 5,00,000 people are salaried people.

There are total 1031 teachers are working in degree colleges in Vasai taluka out of which 617 teachers will turn for sample size.

In present research work only Co-operative Banks of Vasai Taluka has included. No any other Private Bank and Government Bank included.
WORK PLAN AND CHAPTERIZATION:

First year:
- Review of literature
- Objectives
- Hypothesis
- Preparation of questionnaire

Second year:
- Pilot study
- Data collection
- Analysis of data and interpretation of data
- Summery preparation

Third year:
- Submission of summery
- Writing the thesis
- Submission of thesis

The First Chapter introduces the subject matter and sets out the period and area of the study, problems, objectives, and significance of the study, hypotheses, and the importance and the limitations of the study.

The Second Chapter relates to the Review of Literature and basic concepts used in the study.

The Third Chapter provides the profile of the study area, Vasai taluka.

The Fourth Chapter describes the awareness of banking habits of degree college teachers.

The Fifth Chapter highlights the attitude and satisfaction of the degree college teachers regarding banking habits.
The **Sixth Chapter** deals with the factors motivating the degree college teachers to invest various banking scheme.

The **Seventh Chapter** deals with the awareness and attitude of Degree College teachers on tax planning.

The **Eighth Chapter** deals with Degree College teachers’ decision making process.

The **Ninth Chapter** summarizes the major findings of the study and gives suggestions for further study.