CHAPTER – 4

RESEARCH METHODOLOGY

4.1 Introduction
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References
4.1 INTRODUCTION

Random and Mory define research as a “systematized effort to gain knowledge”

To undertake the study on working and governance of selected RRBs in Gujarat, 3 out of the 3 RRBs working in Gujarat and 3 out of 6 RRBs working in Rajasthan have been selected.

This study will be mainly concerned with the published literature and data available from various publications, reports of the experts committees and books and personal investigation. It is based on secondary data collected through the sources like annual reports of the RRBs, NABARD or Government of India specially prepared in relation to the working of RRBs and from the profile of the banks. It has been supported by the primary date collected through the personal meetings. I had also personally visited the selected banks & seen the actual working of the banks. Thus, the information so collected is further tabulated and interpreted and necessary suggestions have been made on the basis of the analysis of the data.

4.2 SELECTION OF TOPIC

There is no research studies have been undertaken on “A COMPERATIVE STUDY OF WORKING AND GOVERNANCE OF REGIONAL RURAL BANKS IN GUJARAT AND RAJASTHAN”. The present research work is an attempt to highlight the new dimensions in the working of selected regional rural banks in Gujarat and Rajasthan. The purpose of the study is to conclude and suggest measures for effective management of the selected regional rural banks in Gujarat and Rajasthan.

4.3 OBJECTIVES OF THE STUDY

The broad objective of the present study is to analyze the past and present position and discuss problems relating to operating system and prospects of financial performance of selected RRBs in Gujarat and Rajasthan.
1) To study the origin and to review the growth of RRBs in Gujarat and Rajasthan.
2) To know the Governance of the selected RRBs.
3) To evaluate the performance of the banks in relation to their mobilization of financial resources, disbursement of loans and advances and their overdue and recovery position.
4) To assess the viability of the banks and to identify their problems.
5) To derive conclusions and suggest measures for improving their performance.

4.4 PERIOD OF THE STUDY

The study is mainly confined to the working and governance of selected RRBs. This study has been undertaken for a period of 10 years i.e from the financial year 2005-06 to 2014-15.

4.5 SOURCES OF DATA COLLECTION

The present study uses data from the available secondary sources as well as primary sources also.

PRIMARY DATA

Primary data have been collected through questionnaire and personal interview. The researcher has also personally visited the selected regional rural banks in Gujarat and Rajasthan.

SECONDARY DATA

The secondary data and information have been collected and derived from annual reports of selected regional rural banks in Gujarat and Rajasthan.

4.6 TOOLS AND TECHNIQUES OF THE STUDY

The analysis and interpretation of the data is used to determine the position and results of operations as well. In order to analyse and interpret the data, the researcher may use one or more methods or tools. An effort is made to use
those devices which analyse the profitability position of the banks. The following types of tools and techniques of analysis are used under the study:
(1) Graphs, Charts and Diagrams
(2) Mean (Also known as Average)
(3) Standard Deviation
(4) Co-efficient of Variance
(5) Single Factor Analysis of Variance (ANOVA)

4.7 SAMPLE DESIGN

The study include 3(Three) selected RRBs form Gujarat and 3(Three) selected units of RRBs from Rajasthan.

<table>
<thead>
<tr>
<th>GUJARAT</th>
<th>RAJASTHAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(1) Dena Gujarat Gramin Bank,</strong></td>
<td><strong>(4) Mewar Anchalik Gramin Bank,</strong></td>
</tr>
<tr>
<td>Head Office: Balvantray Mehta Panchayat Bhavan,</td>
<td>Head Office: 55, Ouchhadi House,</td>
</tr>
<tr>
<td>Nr Jilla Panchayat Office,</td>
<td>Jhala Sahab ki Badi,</td>
</tr>
<tr>
<td>“CH” Road, Sector – 17,</td>
<td>Hiran Magri, Sector-3,</td>
</tr>
<tr>
<td>Gandhinagar – 382016. (Gujarat)</td>
<td>Udaipur-313002.</td>
</tr>
<tr>
<td></td>
<td>(Rajasthan)</td>
</tr>
<tr>
<td><strong>(2) Saurashtra Gramin Bank</strong></td>
<td><strong>(5) Baroda Rajasthan Gramin Bank,</strong></td>
</tr>
<tr>
<td>Head office: S.J.Palace,</td>
<td>Head Office: 1&lt;sup&gt;st&lt;/sup&gt; floor, City Plaza,</td>
</tr>
<tr>
<td>1&lt;sup&gt;st&lt;/sup&gt; Floor, Opp. Andh Mahila</td>
<td>Anasagar Circular Road,</td>
</tr>
<tr>
<td>Vikas Gruh, Gopal Nagar, Dhebar Road,</td>
<td>Vaishali Nagar,</td>
</tr>
<tr>
<td>Rajkot – 36002. (Gujarat)</td>
<td>Ajmer – 305006.</td>
</tr>
<tr>
<td></td>
<td>(Rajasthan)</td>
</tr>
<tr>
<td><strong>(3) Baroda Gujarat Gramin Bank,</strong></td>
<td><strong>(6) Jaipur Thar Gramin Bank,</strong></td>
</tr>
<tr>
<td>Head office,</td>
<td>Head Office: 56, Sardar Patel Marg,</td>
</tr>
<tr>
<td>P.B.No. 73 Buddhadev Market,</td>
<td>‘C’ – Scheme,</td>
</tr>
<tr>
<td>Panch Batti,</td>
<td>Jaipur – 302001.</td>
</tr>
<tr>
<td>Bharuch – 39001. (Gujarat)</td>
<td>(Rajasthan)</td>
</tr>
</tbody>
</table>
4.8 HYPOTHESES OF THE STUDY

1. There is no significant difference between Incomes of selected RRBs.
2. There is no significant difference between Expenditure of selected RRBs.
3. There is no significant difference between Net Profit of selected RRBs.
4. There is no significant difference between financial resources of selected RRBs.
5. There is no significant difference between total Deposits of selected RRBs.
6. There is no significant difference between total Borrowings of selected RRBs.
7. There is no significant difference between Advances of selected RRBs.
8. There is no significant difference between Recovery Performance of selected RRBs.
9. There is no significant difference between CD Ratio of selected RRBs.
10. There is no significant difference in opinion on assessing performance and effectiveness by board between respondents from two states.
11. There is no significant difference in opinion on induction programs between two states.
12. There is no significant difference in functioning continuous member’s skill program for board in banks of two states.
13. There is no significant difference in implementing succession plan for senior management in two states.
14. There is no significant difference in functioning board of directors in two states.
15. There is no significant difference in management of banks between two states.
4.9 CHAPTERISATION SCHEME

The work has been divided into seven chapters

1. Introduction
2. Literature Review
3. Profile of the selected RRBS in Gujarat and Rajasthan
4. Research Methodology
5. Working of the selected RRBS in Gujarat and Rajasthan
6. Governance of the selected RRBS in Gujarat and Rajasthan
7. Findings and Recommendations

The first chapter includes ‘Introduction’ which focuses on the meaning of rural bank, rural banking as a whole, growth of RRBS, Role of RRBS. This chapter also includes concepts of rural bank, organization structure of RRBS and Functions of RRBS.

The second chapter entitled ‘Literature Review’ which deals with the different available literature which is useful in this research work. The topic has been selected by reviewing different available literature and research done on this subject. The purpose for reviewing different research articles and papers, doctoral thesis and dissertations, national and international journals is to obtain supporting evidence for the finding of the study.

The third chapter ‘Profile of the selected RRBS in Gujarat and Rajasthan’ an attempt has been made to theoretical aspect of RRBS and profiles of selected RRBS in Gujarat and Rajasthan.

The fourth chapter ‘Research Methodology’ explains the methodology through which research has been done. The aspect like significance of the study, objective of the study, research design, source of data, tools and techniques of data analysis and limitation of the study.
The fifth chapter highlights ‘Working of the selected RRBs in Gujarat and Rajasthan’ which converse the working of RRBs. It also includes management and organizational setup, mobilization of financial resources, lending and recovery performances and viability of selected RRBs on Gujarat and Rajasthan.

The sixth chapter ‘Governance of the selected RRBs in Gujarat and Rajasthan’ elaborates the governance hierarchy selected RRBs in Gujarat and Rajasthan. It also includes the board of directors, the chairman, and committees of the board, officers and staff of RRBs.

The seventh chapter ‘Findings and Recommendations’ outlines the different findings relating to the research work completed and on the basis of that findings, several suggestions have been made for better working and governance of the selected RRBs in Gujarat and Rajasthan.

4.10 LIMITATIONS OF THE STUDY

The research is aware of following limitations.

1. There are many different aspects to measure of financial performance and expert’s views are different from one another in this regard.

2. This study is mainly based on working and governance of RRBs in Gujarat and Rajasthan.

3. The study has been covered only ten years of duration from 2005-06 to 2014-15.

4. The study is based on selected only six samples, Three RRBs from Gujarat and Three RRBs from Rajasthan.
4.11 FURTHER SCOPE OF THE STUDY

1. The study is based on selected ten samples. More samples could be taken for further study.

2. Other geographical area could be covered for the study for better research work.

3. Bank wise analysis could produce better results.

4. Long time period could be covered for the research study for better result.
REFERENCES


5. www.google.com