

OBJECTIVES OF THE STUDYE:

The main objectives of this study are as fallow:

1. To study the growth and pattern of the Vita Merchant Co-Operative Bank.
2. To study the growth in membership share capital mobilization by the Vita Merchant Co-Operative Bank.
3. To study the growth in the reserved working capital and next profit by the Vita Merchant Co-Operative Bank.
4. To evaluate the financial performance of these banks with special reference to the loan operation policy of Vita Merchant Co-Operative Bank.
5. To analyze the investment policy of these banks and studies the investment portfolios of the Vita Merchant Co-Operative Bank.

HYPOTHESES:

- 1] *The co-operative banks are playing important role to development of economy.*
- 2] *The main purpose of establishment is to provide economical support in rural and urban farmers.*
- 3] *The rural population is the pillar of Indian co-operative banking. co-operative banking work at grass root level of Indian economy.*
- 4] *Due to co-operative banking economy spades out to all villages and tries to economic progress the rural population i.e. farmer.*

A cooperative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Cooperative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts etc.). Co-operative banks differ from stockholder banks by their organization, their goals. CONTINUE READING. Save to Library. Create Alert. Cite. Appraisal of financial performance of urban cooperative banks-a case study. Start studying Evaluation. Learn vocabulary, terms and more with flashcards, games and other study tools. Identifying relevant standards of merit, investigating the performance of evaluands on these standards, integrating the results to achieve an overall evaluation (conclusion). Donaldson & Christie definition of evaluation. Evaluation generates information for decision making, often answering the bottom-line question, "does it work"? Follow-up questions to this basic question, frequently asked by those evaluating are, why does it work, for whom does it work best, under what conditions does it work, how do we make it better? Evaluations provide program stakeholders with defensible a