ABSTRACT
Banking sector in India is well diversified. Banking sector in India, as a group is categorized as Scheduled Commercial Banks (SCBs). It comprise Public Sector Banks (PSBs) having 70 per cent market share of banking business. The Bank attained autonomous status in 1998. It helps in giving more and more services with simplified procedures without intervention of Government. The bank has 48% of its branches in rural areas.

Keywords: Nationalised Bank under Study; Co-Operative Banks

INTRODUCTION

Co-Operative Bank under Study

Nationalised Banks
The Nationalized Bank in the study was registered in September 1935 with an authorized capital of 10 lacs and commenced business in February 1936. The Banks initial help to small units has given birth to many of today's industrial houses.

The Bank has wide network of 1234 branches (as of June 2013) all over India with 269 computerized branches, and 2 Overseas branches. And it has seven days working at its 22 strategic branches. The bank has (he largest network of branches by an Public Sector Bank in the State Of Maharashtra.

The Bank has fined tuned its services to cater the needs of the common man and incorporated the latest technology in banking offering a variety of services.

The Branch under Study
The branch under study was established in December 1982. It is a Scale 4 branch. As this branch is located in a rich residential locality, its present business is around 64 Crores including Deposits and Advances.

The banks total Deposits for the year end 2002-2003 is Rs.19,130 Crore and Advances are Rs.8,255 Crore. And die number of account holder in this bank are 42,000.

And the branch of this bank provides ATM facilities to its customers. And also the business transacted by this branch is fully computerized so by which these customers get their services within no time.

Co-Operative Banks

Co-Operative Bank under Study
The Co-operative Bank in the study is the oldest Co-operative Bank in the Country it was registered in January 1906 and has got stronger over a period of time with rich heritage, integrity, efficient and
transparent operation. It was converted from Cooperative Credit Society to Urban Co-operative Bank in 1928.

It became Scheduled Bank in December 1990. And RBI gave recognition to this Cooperative Bank as Multi State Schedule Bank in 1997.

This Bank has set up new benchmark to (he Co-operative Banking Sector. It continues to offer safety, profitability and comprehensive banking solutions to its ever- increasing customer base.

The Branch under Study

The Branch under study was established in 1985, as it is located in rich residential locality. The Number of Account holders of this branch are around 52,107 and its deposits are Rs. 123.16 Crore and its advances are around Rs. 37.95 Crores. And the account holders in this branch are 52,107.

The Branch also provides ATM facility and DEMAT facility to its customers.

This Bank as a whole has widened its horizons with network of 41 branches along with 5 extension counters in Maharashtra, Gujrat, Madihya Pradesh, Andhra Pradesh and Karnataka. It is the first Co-operative bank in India to implement C-B-S (Centralized Banking System) and as it has its own Dealing Room functioning at Dadar, Mumbai (West).

OBJECTIVE OF THE STUDY

1. To study customers of nationalize & co-operative banks.
2. To study attractive saving schemes of nationalise & co-operative banks.
3. To study the pay scale of nationalise & co-operative banks employees.
4. To see the services provided by nationalized banks are good services as compared to co-operative banks.

HYPOTHESIS

The Hypothesis that this study wants to investigate is mat:

‘The customers of a Nationalized Bank are more satisfied with the services provided by these bank than the customers of a Co-operative bank.’

The Hypothesis is based on the following assumptions:

1. Nationalized Banks are large in scale and can afford to provide all kinds of banking services to (heir customers.
2. The NB has very attractive saving schemes.
3. In NB the employees are very well paid and therefore they are expected to be polite and understanding towards their customers.
4. These Banks can afford branches in good locality and can also afford good place, this helps them to attract customers from well-to-do class.
5. The NB are open even on Sundays and can pay their employees even remuneration.

Co-operative Banks customers are not as satisfied with the services provided by them as the services provided by the Nationalized Bank to their customers. This is supposed to be so because of following reasons:

1. The Co-operative Banks are not very big and cannot afford of providing all kind of services to their customers.
2. These Banks do not provide very attractive schemes as the Nationalized Banks.
3. In Co-op Bank members' employees salary is decided by the Board of Directors.
4. All Co-op banks are not necessarily opened on Sunday.

**METHOD OF STUDY**

**Questionnaire Method:**
This is the most popular method used for collection of data. It contains many questions pertaining to the field of inquiry and provide space for answers. It is an instrument for collecting information from a number of persons. It is sent to the informant by post or mail. Informant sends back the questionnaire duly filled within stipulated time.

The study employed the questionnaire method owing to following advantages of the method:
- With the help of this method extensive field may be surveyed and information elicited from persons living over geographical area
- This method is very commercial, as it contains printing and postage cost

**Interview Method:**
The Interview method of collecting data involves presentation of oral-verbal stimul and reply in terms of oral-verbal responses. Following are the methods of collecting data -
1. Direct Personal Interview.
2. Indirect Personal Interview.

**Direct Personal Interview:** Personal Interview method requires a person known as an interviewer asking questions generally face to face contact to other persons. In case of direct personal interview, the interviewer has to collect the information personally form sources concerned. One has to be on the spot and has to meet people from whom data have to be collected. The results obtained by this method are generally accurate and reliable as the enquiry is intensive and conducted personally. The investigator can remove the doubts of the informant about certain questions. If there is any doubt in answer, information can be obtained by asking question again.

Interviewer establishes personal contacts with informants. Any other additional information about the personal characteristics of the informants may be collected, which will provide a background at the time of interpretation of data. This method has certain limitation. Its nature limits its scope. If number of persons to be interviewed are large and they are spread over a wide area, this method can be useful. If the inquiry is a bigger one, then it cannot be completed within reasonable time of interviewer. If the interviewer is not trained properly, results obtained may not be accurate and reliable. This method is suitable when field of enquiry is small or limited area.

The study employed the interview method owing to following advantages of the method:
1. More information with greater depth can be obtained.
2. There is greater flexibility under this method as interviewer has opportunity to restructure the questions.
3. Observation method can be as well be applied to record verbal answers to various questions.
4. Personal information can be obtained easily.
5. Interviewer can usually control, which person will answer the question, which is not possible in mail questionnaire.
6. The language of the interview can be adopted to the ability or educational level of the person interviewed, so that misinterpretation can be avoided.
The interviewer may catch the information off-guard and one may secure me most spontaneous reaction mat would be in case of mailed questionnaire.

CONCLUSION

The conclusion/analysis of this study, is that the customers of Nationalized Bank are more satisfied by the services provided by the bank, than the customers of Co-operative bank for the services provided by the bank.

The reason for this conclusion/analysis is stated as follows:

1. The Nationalized Banks the deposits of the customers are fully secured and that they can get their entire amount of the deposit back at one stroke on demand.
2. The Nationalized Banks various types of deposit services, hi the study (he Bank provides 12 types of depository services.
3. The NB has the facility of providing various Government Bonds to their customers, of which large percent of customers are satisfied from it by taking the full advantage of this type of service.
4. The customers are more satisfied because they have the satisfaction that, may can get the services from the Bank on Sunday's also.
5. The NB have large number of branches all over Maharashtra so the customers do not face any difficulty in dealing with any transaction from any branch.
6. Nationalized Bank are owned by Government that is why the employees do not undertake strike very frequently, when they undertake strike the Government can solve the problem immediately.

But in case of Co-operative Bank customers they are not as satisfied as compared to the Nationalized Bank customers due to the following reasons:

1. Compared to Nationalized Bank the Co-operative Banks have fewer types of depository services for their customers.
2. The deposits in the Co-operative Banks are insured only up to Rs 1 lac, that in case of Bankruptcy or winding up of Bank, the customers do not get their entire deposit back at one time on demand.
3. The Co-operative Bank is formed by the shareholders, and Directors there is a possibility of conflict between themselves, due to which that may effect the Business of the bank and also the customers get affected due to it
4. The Co-operative Banks do not provide any Government securities to their customers.
5. The Co-operative also do not have much wide spread branches
6. In Co-operative Banks frequently the problem of Trade Union arises which gives adverse effect on their customers.

RECOMMENDATION

After the conclusion of this study, the recommendation to be made is as follows:

1. As Foreign Banks has entered Globalization, they have 24 hours working and ATM facility so the Nationalized Bank and Co-operative Bank should try to implement them.
2. The Nationalized Bank should increase the rate of interest on the deposits accepted by them.
3. The Co-operative Bank should try to innovative more depository services for their customers.
4. The Co-operative Bank should try to open their business on Sundays also.

5. The Co-operative Banks should try to open more branches in rural areas for their customers.

6. The Nationalized Banks and Co-operative Banks should provide on-line services for their customers.

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