



Shri. Narayanrao Babasaheb Education Society's  
**SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI**  
**ISO 9001 : 2015**

**CRITERION III**

**Research, Innovations & Extension**

Key Indicator- 3.1 Research Mobilization for Research

**3.1.1 Grants Received From Non-Governmental Agencies Conducted  
During the Last Five Years.**

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ESTD : 1983

ISO 9001 : 2015 Certified

(0230) 2424534, 2420380

NAAC Reaccreditation : ' B '



Shri Narayanrao Babasaheb Education Society's

# SHRI VENKATESH MAHAVIDYALAYA

(COMMERCE)

ICHALKARANJI - 416 115. Dist. - Kolhapur

(Affiliated to Shivaji University, Kolhapur)

Website : www.venkateshcollege.com

E-mail : mshrivenkatesh@yahoo.com

**Prin. Dr. Vijay A. Mane**

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / /20 - 20

Date :

### 3.1.1 Grants Received From Non-Governmental Agencies Conducted During the Last Five Years.

The following students of the institution received Rs. 20,000 amount of grants under Research Sensitization Scheme of Lead College during the year 2018-19 and 2021-22

| Sr. No. | Year    | Name of the Student   | Title of the Research Project   | Sanctioned Amount |
|---------|---------|---|---|-------------------|
| 1.      | 2021-22 | 1. Mr. Aditya R. Kadtare<br>2. Miss. Priyanka P. Waghmode                           | 'Employees of Transfer Bank And Financial Performance Transferee Bank :A Case study of Sanmati Sahakari Bank Ltd. | Rs. 10,000/-      |
| 2.      | 2018-19 | 1. Miss. Pooja M. Pareek<br>2. Mr. Vinayak N. Pathade<br>3. Mr. Shrinivas G. Bhasme | A Study of Problems and Prospectus of Plain Power looms Industries in Ichalkaranji.                               | Rs. 10,000/-      |

(Dr.V.A.Mane)

**PRINCIPAL,**

Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.

स्थापना : जुलै, १९९९

॥ प्रज्वलितो ज्ञानमय प्रदीपः ॥

UGC (2F & 12B) Dt. 16-8-2011

Perm. Aff. No. SU/AFF/T-2/UMK/4818 Dt. 15-7-2010

श्री शाहू शिक्षण प्रसारक सेवा मंडळ, पेठ वडगाव संचलित,



# श्री. विजयसिंह यादव महाविद्यालय

पेठ वडगाव, ता. हातकणंगले, जि. कोल्हापूर.

महाराष्ट्र ४९६ ९९२ फोन : (०२३०) २४७९५९९

शिवाजी विद्यापीठ, कोल्हापूर संलग्नित



नेक मानांकित-बी++(२.८३)  
ऑगस्ट २०१६

vyadavcollege@rediffmail.com

www.vympv.ac.in

|  |  |  |  |
|--|--|--|--|
| <b>अध्यक्ष :</b><br>श्री. गुलाबराव पोळ<br>I.P.S. | <b>सचिव :</b><br>सौ. विद्या गुलाबराव पोळ<br>M.A.,B.Ed. | <b>उपाध्यक्ष :</b><br>श्रीमती विजयादेवी वि. यादव | <b>प्राचार्य :</b><br>डॉ. विजया र. चव्हाण<br>M.Sc.,Ph.D. |
|--|--|--|--|

जावक नं. : व्ही.वाय.एम.पी./१-३६/२०२१-२२/८५२

तारीख : २५/३/२०२२

प्रति,  
मा. प्राचार्य,  
व्यंकटेश महाविद्यालय,  
इंचलकरंजी.

विषय :- अग्रणी महाविद्यालय योजने अंतर्गत संशोधन प्रकल्पा करीता अनुदान अदा करणे बाबत.....

महोदय,

उपरोक्त विषयास अनुसरून शिवाजी विद्यापीठ, कोल्हापूर अग्रणी महाविद्यालय योजने अंतर्गत संशोधन प्रकल्पा करीता अनुदान [ Research Sensitization Scheme For the College Students Research Promotion Activity for Students of Affiliated College / Institutions under Lead College Scheme ] अदा करणे करीता आपल्या महाविद्यालयाकडून मागविणेत आलेला संशोधन प्रस्ताव विद्यापीठाकडून मंजुर करणेत आला आहे.

आमच्या महाविद्यालयांच्या अग्रणी महाविद्यालय योजनेचे बँक ऑफ इंडीया शाखा, पेठ वडगांव येथील चालू खाते क०९२२२०११००००६०६ वरील चेक क्र.१४१०७७ दि. २३/०३/२०२२ व्दारे रक्कम रूपये १०,०००/- अक्षरी रक्कम रूपये दहा हजार रूपये फक्त आपणास सदर पत्रा सोबत अदा करित आहोत. तरी सदर रक्कमेची पोहोच पावती आमच्या महाविद्यालयास पाठवावी ही विनंती.

कळावे,

आपली विश्वासू,

  
(डॉ. विजया चव्हाण)  
प्राचार्य

श्री. विजयसिंह यादव महाविद्यालय  
पेठ वडगाव, जि. कोल्हापूर.

01c  
Received on  
25/8/2022  
NBQ/ghy



21-22



**UTILIZATION CERTIFICATE**

Certified that an amount of Rs. 10,000/- (In words Ten Thousand only) is incurred by to Shri Venkatesh Mahavidyalaya, Ichalkaranji for Research Project under lead college scheme during the year 2021-2022, against which an expenditure Rs. 10,000/- (In words Ten Thousand only) incurred, for the purpose it was sanctioned.


Certified that, I have satisfied myself that the conditions, on which amount was sanctioned have been duly fulfilled and that I have exercised the following checks to see that the money was actually utilized for the purpose for which it was sanctioned.

Kinds of check exercised.

- 1) Verified the Vouchers, Receipt & Payment A/c

  
(Dr.S.H. Ambawade)  
Research Guide

  
(Dr. V.A. Mane)  
PRINCIPAL,  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 413 115.

  
(S.R. Shah)  
Chartered Accountant  
Membership No. 13159  
UDIN .....



22013159AIMVHF7052

**S. R. SHAH & CO.**  
CHARTERED ACCOUNTANTS,  
9/103, RUPTANA,  
ICHALKARANJI.



Shri.N.B.Education Society's

**Shri Venkatesh Mahavidyalaya Ichalkaranji**

**Receipt and Payment Account (31-03-2021)**

of Research Project under lead college Research Sensitization Scheme" of  
Shivaji University, Kolhapur, in Commerce and Management

| Receipt  | Rs.      | Payment                 | Rs.      |
|--|----------|-------------------------|----------|
| To received from Shri<br>Vijaysingh Yadav<br>Mahavidyalaya ,<br>Peth Vadgaon , | 10000=00 | Travelling Expenses     | 2000=00  |
|  |          | Typing , Zerox charges  | 1500=00  |
|  |          | Binding & C.D. charges  | 5000=00  |
|  |          | Printing and stationery | 500=00   |
|  |          | Audit Fee               | 1000=00  |
| Total Rs.  | 10000=00 | Total Rs.               | 10000=00 |

Checked & Found Correct

(Dr.S.H.Ambawade)  
Research Guide

(Dr.V.A.Mane)

PRINCIPAL,  
Shri Venkatesh Mahavidyalaya,  
Ichalkaranji - 413 115.

(S.R. Shah)

Chartered Accountant  
Membership No. 13159  
UDIN : 22013159.AFMVHF7052



**S.R. SHAH & CO.**  
CHARTERED ACCOUNTANTS,  
5/193, RUPTARA,  
ICHALKARANJI.



**IMPACT OF ACQUISITION ON EMPLOYEES OF THE  
TRANSFEROR BANK AND FINANCIAL PERFORMANCE  
OF THE TRANSFEREE BANK : A CASE STUDY OF  
SANMATI SAHAKARI BANK LTD. ICHALKARNAJI**

**A PROJECT REPORT**

SUBMITTED TO  
**SHIVAJI UNIVERSITY, KOLHAPUR**

UNDER THE SCHEME OF  
**RESEARCH SENSITIZATION SCHEME FOR  
COLLEGE STUDENTS**  
(UNDER LEAD COLLEGE PROGRAM- 2021-22)

IN  
**COMMERCE AND MANAGEMENT**

SUBMITTED BY  
**MISS. PRIYANKA PARSHRAM WAGMODE  
MISS. SUZAN JON DISOZA  
MR ADITYA RAVINDRA KADTARE**

UNDER THE GUIDANCE OF  
**DR. S. H. AMBAWADE**  
M.COM, SET.M.PHIL, MBA,PH.D

**SHRI VENKATESH MAHAVIDYALAYA  
ICHALKARANJI, MAHARASHTRA, INDIA**

**APRIL-2022**



NMAC Reccreditation: B

Shri Narayanrao Babasaheb Education Society's

Estd: 1988



**SHRI VENKATESH MAHAVIDYALAYA,**

**(COMMERCE)**

**ISO 9001:2015 Certified**

Ichalkaranji - 416115, Dist: Kolhapur Phone No: (0230) 2424534, 2420380

(Affiliated to Shivaji University, Kolhapur)

Website: [www.venkateshcollege.com](http://www.venkateshcollege.com)

Email: [mshrivenkatesh@yahoo.com](mailto:mshrivenkatesh@yahoo.com)

Date:

## CERTIFICATE

This is to certify that Miss. Priyanka Parshram Wagmode, Miss. Suzan Jon Disoza, Mr Aditya Ravindra Kadtare the students of final year B.Com. have prepared a project report titled "Impact of Acquisition on Employees of the Transferor Bank and Financial Performance of the Transferee Bank : A Case Study of Sanmati Sahakari Bank Ltd. Ichalkarnaji" as a partial fulfillment of funds released under the scheme of Research Sensitization Scheme for College Students in the Academic year 2021-22

Date : April-2022

Place : Ichalkaranji

**Dr. S. H. Ambawade**  
Project Guide  
Department of Accountancy,  
Shri Venkatesh Mahavidyalaya  
Ichalkaranji.

**Dr. N. M. Mujawar**  
Convener  
Lead Colloge Committee

**Dr. V. A. Mane**  
Principal  
Shri Venkatesh Mahavidyalaya  
Ichalkaranji.

## CERTIFICATE BY GUIDE



This is to certify that the project "Impact of Acquisition on Employees of the Transferor Bank and Financial Performance of the Transferee Bank : A Case Study of Sanmati Sahakari Bank Ltd. Ichalkarnaji" submitted by Miss. Priyanka Parshram Wagmode, Miss. Suzan Jon Disoza, Mr Aditya Ravindra Kadtare to Shivaji University, Kolhapur through Shri Venkatesh Mahavidyalay, Ichalkaranji under the scheme of 'Research Sensitization Scheme For College Students' has been completed under my supervision and guidance.

To the best of my knowledge and belief the matter presented in this report is original and the findings in this report are based on the data and information collected by them.

Place : Ichalkaranji

Date : April 2022

A handwritten signature in blue ink, appearing to read "S. H. Ambawade".

Project Guide  
Dr. S. H. Ambawade





## DECLARATION BY STUDENTS

We, the undersigned, hereby declare that the project report "Impact of Acquisition on Employees of the Transferor Bank and Financial Performance of the Transferee Bank : A Case Study of Sanmati Sahakari Bank Ltd. Ichalkarnaji" submitted by us under the guidance of Dr S. H. Ambawade is our original work.

The empirical findings in this report are based on information collected by us. While preparing this report, we have not copied from any other project report submitted earlier.

We understand that any such copying is liable to be punished in any way that the College and/or the University deems fit.

Place : Ichalkaranji

Date :

| Sr. No. | Name                            | Signature |
|---------|---------------------------------|-----------|
| 1       | Miss. Priyanka Parshram Wagmode |           |
| 2       | Miss. Suzan Jon Disoza          |           |
| 3       | Mr Aditya Ravindra Kadtare      |           |



## ACKNOWLEDGEMENT

I wish to express my deep sense of gratitude towards my guide **Dr.S.H.Ambawade**, Assistant Professor, Department of Accountancy, Shri Venkatesh Mahavidyalaya, Ichalkaranji for her valuable guidance to complete this project within time. It is my proud privilege to express my sense of gratitude and sincere thanks to Principal, **Dr. V.A.Mane** and **Shri. Dr.N.M.Mujawar**, Convener of lead college deptment for providing all the available facilities of the college for completion of this project. My sincere thanks to all those who have directly or indirectly involved in this project work. I would like to express my sincere thanks to **Lead college** for providing financial assistance to complete this project under "Research sensitization scheme".

Place : Ichalkaranji

Date :

| Sr. No. | Name                            | Signature |
|---------|---------------------------------|-----------|
| 1       | Miss. Priyanka Parshram Wagmode |           |
| 2       | Miss. Suzan Jon Disoza          |           |
| 3       | Mr Aditya Ravindra Kadtare      |           |



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Prin. Dr. Vijay A. Mane

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / 94 / 2022 - 2023

Date : 21 MAY 2022

To,  
Miss. Priyanka Parasharam Waghmode,  
B.Com.III,  
Shri Venkatesh Mahavidyalaya,  
Ichalkaranji

Dear student,

We are immensely glad to congratulate you for preparing the research project entitled 'Impact of Acquisition on Employees of Transferor Bank and Financial Performance of Transferee Bank: A Case Study of Sanmati Sahakari Bank Limited, Ichalkaranji' funded under Lead College Research Sensitization Scheme (Commerce and Management) of Shivaji University, Kolhapur.

We appreciate your efforts and wish you all success in future.

(Dr. S.H. Ambawade)  
Research Guide

(Prof. (Dr.) N.M. Mujawar)  
Coordinator,  
Lead College -2021-22

(Dr. V.A. Mane)  
**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.

Received  
Date



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Prin. Dr. Vijay A. Mane

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / 94 / 2022 - 2023


Date : 21 MAY 2022

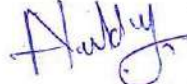
To,  
Miss. Suzan D'Souza,  
B.Com.III,  
Shri Venkatesh Mahavidyalaya,  
Ichalkaranji

Dear student,

We are immensely glad to congratulate you for preparing the research project entitled 'Impact of Acquisition on Employees of Transferor Bank and Financial Performance of Transferee Bank: A Case Study of Sanmati Sahakari Bank Limited, Ichalkaranji' funded under Lead College Research Sensitization Scheme (Commerce and Management) of Shivaji University, Kolhapur.

We appreciate your efforts and wish you all success in future.

  
(Dr. S.H. Ambawade)  
Research Guide

  
(Prof. (Dr.) N.M. Mujawar)  
Coordinator,  
Lead College - 2021-22

  
(Dr. V.A. Mane)  
**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.

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Prin. Dr. Vijay A. Mane

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / 94 / 2022 - 2023


Date : 21 MAY 2022


To,  
Mr. Aditya Ravindra Kadatara,  
B.Com.III,  
Shri Venkatesh Mahavidyalaya,  
Ichalkaranji

Dear student,

We are immensely glad to congratulate you for preparing the research project entitled 'Impact of Acquisition on Employees of Transferor Bank and Financial Performance of Transferee Bank: A Case Study of Sanmati Sahakari Bank Limited, Ichalkaranji' funded under Lead College Research Sensitization Scheme (Commerce and Management) of Shivaji University, Kolhapur.

We appreciate your efforts and wish you all success in future.

  
(Dr. S.H. Ambawade)  
Research Guide

  
(Prof. (Dr.) N.M. Mujawar)  
Coordinator,  
Lead College -2021-22

  
(Dr. V. A. Mane)  
**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.

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Prin. Dr. Vijay A. Mane

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / 315/20 21 - 20 22

Date : 29 NOV 2021

To,  
The Branch Manager,  
Sanmati Sahakari Bank Ltd.,  
Ichalkaranji

Respected Sir/Madam,

Miss. Priyanka Parasharam Waghmode, Miss Suzon Desuza, and Mr. Aditya Ravindra Khadatare presently studying in B. Com -III Class of our college. They are willing to prepare a Research Project under Research Sensitization Scheme for college students (Under lead college scheme Shivaji University, Kolhapur). The title of their proposed research project is 'Impact of Acquisition on Employees of Transferor Bank and Financial Performance of Transferee Bank: A case study of Sanmati Sahakari Bank Ltd, Ichalkaranji'. For the above research project data/information from your bank is required for the pre and post-acquisition period

You are therefore requested to kindly provide them the required data/information and co-operate in every possible manner.

We hereby assure you that the data /information provided by you will strictly be used for academic purpose only.

(Dr.S.H.Ambawade)  
Research Guide

( Dr.N.M.Mujawar )  
Lead College, Co-ordinator

( Dr.V.A.Mane )  
**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.

|   |
|---|
| Sanmati Sah. Bank Ltd. Ichalkaranji<br>(Multi State Co-op.Bank) Main Branch |
| Inward No. 39   |
| Date 29 NOV 2021  |

29.11.2021



ESTD : 1983

ISO 9001 : 2015 Certified

(0230) 2424534, 2420380

NAAC Reaccreditation : ' B '



Shri Narayanrao Babasaheb Education Society's

# SHRI VENKATESH MAHAVIDYALAYA (COMMERCE)

ICHALKARANJI - 416 115. Dist. - Kolhapur  
(Affiliated to Shivaji University, Kolhapur)

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**Prin. Dr. Vijay A. Mane**

M.Com., M. Phil., M.B.A., Ph.D.

Ref. No. VMI / 68 12022 - 2023

Date : 10 MAY 2022


To,  
The Principal,  
Shri Vijaysingh Yadav Mahavidyalaya ,  
Peth Vadgaon , Hatkanangale  
**Dis. Kolhapur.**

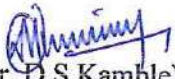
**Subject: Submission of research project.**


Respected Madam,

I am submitting herewith the research project entitled ". Impact of Acquisition on Employees of Transferor Bank and Financial Performance of Transferee Bank: A case study of *Sanmati Sahakari Bank Ltd, Ichalkaranji*", under the lead college **Research Sensitization Scheme**" of Shivaji University, Kolhapur, in **Commerce and Management**. Kindly accept the two copies of research project ( two hard copies) and one soft copy for further process.

Thanking You,

  
(Dr.S.H.Ambawade)  
Research project guide

  
(Dr. D.S.Kamble)  
Co-Convener  
Lead college committee

  
(Shri A.I.Bandar)  
**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115.



## CHAPTER-I

### INTRODUCTION AND RESERCH METHODOLOGY

#### 1.1 INTRODUCTION

Acquisition of the bank has occupied an important role in the Indian Banking system since WTO regime. The three banks i.e. Bank of Bengal, Bank of Bombay and the Bank of Madras were merged in 1921 and it formed the Empirical bank of India. Which later become the State Bank of India. The main agenda for such acquisition is consolidation of banks, to control the rise in bad loans or non-performing assets, to robust financial health, up gradation of technology and ensure better scale efficiency. It also helps in gaining a large number of new customers instantly.

#### 1.2 STATEMENT OF THE PROBLEM

Acquisition of weak banks mostly the co-operative has become inevitable part of the financial sector reforms. These banks are working on a traditional way. Various weaknesses in administration of the bank were observed. Some of the banks were economically non-viable so the financially strong banks acquired to such weak banks.

The Hungle co-operative bank acquired by the Sanmati Sahakari Bank Ltd, Ichalkaranji in the year 2018. The Hungle co-operative bank had face the problem of cash flow and they were expressed inability to make the repayments of deposits. There are so many other reasons of acquisition of Hungal co-operative bank, Hangal. On this background the researcher has been interested to study Impact of Acquisition on Employees of the Transferor Bank and Financial Performance of the Transferee Bank : A case study of Sanmati Sahakari Bank Ltd. Ichalkarnaji

#### 1.3 OBJECTIVES OF THE STUDY

1. To study the impact of acquisition on employees of the Hangal Co-operative Bank (transferor bank)
  2. To study the impact of acquisition on Financial performance of the Sanmati Sahakari Bank, Ltd. Ichalkaranji
- Hypotheses of the study
1. Employees of the Hangal Co-operative banks are real sufferers due to acquisition





4. Improvement in post-acquisition performance depends upon the banks ability to improve the quality of Sanmati Sahakari Bank Ltd , Ichalkaranji.

#### 1.4 SCOPE OF THE STUDY

The study is limited to SanmatiSahakari Bank Ltd , Ichalkaranji( transferee bank).and Employees of the Hangal Co-operative Bank (transferor bank). The period of the study for financial analysis is taken for 3 years before acquisition and 3years after acquisition.

#### 1.5 RESEARCH METHODOLOGY

1. The primary data ID is be collected with the help of well-designed questionnaire from the sample selected from the Hangal Co-Operative Bank , Hangal. Five point likert scale technique will be used for preparation of questionnaire
2. The secondary source of data is collected from the official record, annual reports, RBI press released documents and web sites of the RBI.

#### 1.6 TOOLS OF DATAANALYSIS

Various techniques SDR be used for analysis of data. Ratio analysis used as an accounting technique. Chi-square test, Karl Pearson's Correlation Coefficient ( r ) is used as a statistical tools.

Karl Pearson's correlation coefficient ('r') is used to measure the correlation among the ratios. There after students 't' test has been applied to study the impact of asset quality on the performance (profitability and liquidity) of the SanmatiSahakari Bank (transferee Banks).

$$t = \frac{r\sqrt{(n-2)}}{\sqrt{(1-r^2)}}$$

Here r = Karl Pearson's Correlation Coefficient

$r^2$ = coefficient of determination

n= Total number of observations

To elaborates the statistical analysis of association between asset quality and ~~performance~~ performance of transferee banks during the post-merger period. Karl Pearson's





Correlation Co-efficient ( $r$ ) denotes that there is inverse relationship between asset quality and ROA ratio of the sanamatiShakaribank.

The samples from employees of the transferor bank is selected on the basis of census method. The data is collected from the employees of the Hungal Co-operative bank by using the technique of five point likert scale.

### 1.7 CHAPTER SCHEME

- Chapter -1- Introduction to research Methodology
- Chapter-2- Review of literature and profile of the students
- Chapter -3 Theoretical background of the study
- Chapter -4 Data Analysis, findings
- Chapter-5- Conclusions and suggestions
- Appendix

Shivaji University, Kolhapur

## RESEARCH SENSITIZATION SCHEME FOR COLLEGE STUDENTS

Application for the Financial Support to Research Project



|    |   |   |
|----|---|---|
| 1  | Name of the college/Institute   | Shree Ventakesh Mahavidyalaya Ichalkaranji  |
| 2  | Name of the students ( up to four)  | 1) Miss. Pooja Monaj Pareek<br>2) Mr. Vinayak Namdev Pathade<br>3) Mr. Shrinivas Gajanan Bhasme |
| 3  | Title of the Project  | "A study of Problems, Prospects of Plain Power Looms in Ichalkaranji"                           |
| 4  | Area of research project/ subject   | Commerce  |
| 5  | Details of the research project<br>(i)Problems and its importance<br>(ii)Objectives<br>(iii)Methodology<br>(iv)Projected output<br>(v)Financial requirement(up to Rs. 10,000) | Copy attached<br><br><br><br><br>Rs. 10,000   |
| 6. | Any other information, if any   | -----   |

Name and signature of the Project Advisor

Mrs. Sunita Hanasraj Ambawade

Name and signature of the students

- 1) Miss.Pooja Monaj Pareek
- 2) Mr.Vinayak Namdev Pathade
- 3) Mr.Shrinivas Gajanan Bhasme

Forwarded through Principal/directors

(Dr N.M. Mujawar)

SCRUTINY COMMITTEE

(Dr S. N. Jaisankar)

(R. R. Patil)  
(Lead College, Coordinator)

1

(H. P. Shinde)  
प्रभाषी प्राचार्य,  
श्री व्यंकटेश महाविद्यालय,  
इचलकरंजी.



**A STUDY OF PROBLEMS AND PROSPECTS OF PLAIN  
POWER  
LOOMS INDUSTRIES IN ICHALKARANJI**

A RESEARCH PROJECT REPORT SUBMITTED

TO

**SHIVAJI UNIVERSITY, KOLHAPUR**

UNDER THE

**“RESEARCH SENSITIZATION SCHEME”**

Of LEAD COLLEGE

IN

**COMMERCE AND MANAGEMENT**

BY

Miss. Pooja Manoj Pareek (B.Com-III)

Mr. Vinayak Namdev Pathade (B.Com-III)

Mr. Shrinivas Gajanan Bhamse (B.Com-III)

UNDER THE GUIDANCE OF

**Mrs. S.H.Ambawade**

**M.Com, SET, M.Phil, MBA**

**SHRI VENKATESH MAHAVIDYALAYA ICHALKARANJI**

**MAHARASHTRA, INDIA**

**February - 2019**





**CERTIFICATE**

This to certify that Miss. Pooja Manoj Pareek Mr.Vinayak Namdev Pathade, and Mr Shrinivas Gajanan Bhamse. of B.Com-III, class of our college have satisfactorily completed the research project work entitled "*A study of Problems and Prospects of Plain Power Looms Industries in Ichalkaranji*"

Place: *Ichalkaranji*

Date:

Mrs.S.H.AMBAWADE

Research project guide

Department of Accountancy

Shri Venkatesh Mahavidyalaya.

Ichalkaranji

Shri R.R.Patil

Convener of Lead college committee

Dr. V.A.Mane

**PRINCIPAL,**

Shri Venkatesh Mahavidyalaya  
ICHALKARANJI - 416 115





## DECLARATION

It is hereby declared that the work reported in the research Project entitle  
"A study of Problems and Prospects of Plain Power Looms Industries in  
Ichalkaranji" is completed and written by we and has not been copied from  
anywhere.

Place: Ichalkaranji

Date: / / 2019.

| Sr<br>No | Name of students                         | Roll<br>No | Sign      |
|----------|--|------------|-----------|
| 1        | Miss. Pooja Manoj Pareek B.Com. -III     | 84         | Pooja     |
| 2        | Mr. Vinayak Namdev Pathade B.Com. -III   | 85         | Vpathade  |
| 3        | Mr Shrinivas Gajanan Bhamse. B.Com. -III | 16         | Shrinivas |





## ACKNOWLEDGEMENT

We wish to express my deep sense of gratitude towards our guide Mrs S.H.Ambawade, Assistant Professor, Department of Accountancy, Shri Venkatesh Mahavidyalaya, Ichalkaranji for her valuable guidance to complete this research project within time. It is our proud privilege to express our sense of gratitude and sincere thanks to Principal, Dr. V.A.Mane for his continuous motivation. We are thankful to Shri. R.R.Patil, Convener of lead college department for providing all the available facilities of the college for completion of this project.. Our hearty thanks to our college research committee head Dr. N.N.Mujawar and committee member Dr. S.N.Jarandikar for their valuable help. Our sincere thanks to all those who have directly or indirectly involved in this project work. We are thankful to owners of plain power looms in Ichalkaranji for taking the keen interest in our research problem and for providing all types of active support in collection of primary data. We would like to express our sincere thank to Lead college for providing financial assistance to complete this project under "Research sensitization scheme"

| Sr. No. | Name of students                         | Roll No | Sign |
|---------|--|---------|------|
| 1       | Miss. Pooja Manoj Pareek B.Com.-III      | 84      |      |
| 2       | Mr. Vinayak Namdev Pathade B.Com. -III   | 85      |      |
| 3       | Mr Shrinivas Gajanan Bhamse. B.Com. -III | 16      |      |

## Details of the Research Project

**Title of the Project-**“A study of Problems & Prospects of Plain Power Looms in Ichalkaranji”



### 1.1: Introduction-

Wearing cloths is one of the basic needs of man, like food and shelter. Therefore, cloth business has a long cherished history. In India there are some important production centers at Surat, Ahmadabad, Banaras and many other places. In Maharashtra Ichalkaranji has acquired name & fame in textile business. Now-a-days there are a good number of spinning, waving and processing mills in Ichalkaranji. The textile industry has become the nerve of the economic life of the Ichalkaranji. Therefore, this city is popularly known as the 'Manchester' of Maharashtra

For the development of plain power loom business, the owners and the labours have taken a lot of efforts. However, the difficulties and obstacles in this development cannot be overlooked. The plain power loom business has been facing several difficulties such as the problems of workers, salary, policies of state and central government and the availability of raw material and so on and so forth. Therefore, to make the micro level study on plain power loom with special reference to their various problems we have selected the topic for the study which is entitled, “A study of Problems and Prospects of Plain Power Looms in Ichalkaranji”

### 1.2: Statement of the problem:

In the pilot study the researchers have observed that due to changing economic environment the plain power loom sector has been facing various problems related to production, raw material, human resource management, financial, marketing etc. Therefore, the present study is undertaken to examine the exact problems faced by plain power loom owner and their gravity.

### 1.3: Need and Significance of the study:

The study will throw light on the problems and prospects of the plain power loom sector in Ichalkaranji. There is a need to study the various problems of the plain power loom sector to find out the proper solutions to solve them. Because the plain loom power sector are facing the variety of problems due to new economic policy and changes in textile policy of government. This study will hopefully be useful to the owner of plain power loom units as well as policy framers and academicians.



#### 1.4: Objectives of the study:

The objectives of the study are as under

1. To study the nature and history of plain power loom units operating in Ichalkaranji
2. To study the problems of plain power loom owners related to production and labour.
3. To examine the marketing and financial problems of the plain power loom sector.
4. To study the benefits of various Government schemes taken by the plain power loom owners

#### 1.5: Hypothesis of the study:

The following hypotheses are set for the study -

1. Government schemes have benefitted to the plain power loom owners of Ichalkaranji.
2. All the plain power loom units have been facing the problems with same intensity irrespective of their size.

#### 1.6: Methodology

##### 1.6.1: Period of the study

The study will cover the period of consecutive 5 years ranging from 2013-14 to 2017-

18.

##### 1.6.2: Selection of Sample

Ichalkaranji is the targeted area for the field work. There are 1,20,000 total plain power loom units operating in Ichalkaranji. Out of these units, 400 plain power loom units are selected by using the Taro Yamanes formula.

Here 'e' (error) is at 10% level of significant i.e.(e=0.1)

$$n = \frac{N}{1 + N * e^2}$$

Where,

N = total population of the plain power loom in Ichalkaranji

n = sample size

e = sampling error at 0.05 ( i.e. 5%) level of significance



Illustration,

Let us take the example of sample size of the plain power loom in Ichalkaranji

$$\frac{N}{1 + N * e^2}$$
$$\frac{1, 20,000}{1 + [(1, 20,000)*(0.05)^2]}$$

=398 ( i.e. Approximately 400 sample size of plain

power loom units have been taken for the study)

After selecting the 400 plain power loom units, the Tippet Random Number Table is used for the selection of random samples units.

### 1.6.3: Data sources/ collection

#### a) Primary data

This study is based on the primary data which will be collected from adequate and representative sample of plain power loom units in Ichalkaranji and also from the inputs obtained from the extensive discussions with plain power loom manufacturers and their associations.

#### b) Secondary data:

Data available from various Government Organizations and power loom Associations will be used for the analysis of problems related to production, labour, marketing and financial for the 5 years from 2013-14 to 2017-18 i.e.:

### 1.6.4: Analytical Tools

Various techniques will be used for analyzing and interpreting the relevant data. The statistical tools like t –test and Chi-square test will be used for testing the hypotheses of the study.





### 1.7: Framework of the Study:

The following framework will be adopted for the study



| Problem    | Parameters to be studied  | Objectives                                  |
|------------|---|---|
| Production | 1.Shortage of yarn<br>2.Artificial scarcity of yarn<br>3.Price fluctuation of yarn<br>4.Low technological level in production                       | To study the problems related to production |
| Labour     | 1.Absenteeism of labour<br>2.Loan given to labour without any interest<br>3.Low productivity  | To study the problems related to Labour     |
| Marketing  | 1.Unawareness about marketing conditions<br>2.Overdependence on middleman<br>3.Unorganised owners<br>4.Uneducated weavers unable to estimate demand | To study the problems related to Marketing  |
| Financial  | 1.difficulty to access the loan from bank<br>2.Indequate capital<br>3.Profitability of the business   | To study the Financial problems             |

### 1.8: Chapter Scheme

1. Introduction and Research Methodology.
2. Review of literature
3. Historical background of the plain power loom sector.
4. Analysis and Interpretation of problems faced by the plain power loom sector.
5. Findings and suggestions.