

Customer Contentment towards Cooperative Banks

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Abstract – A co-operative bank is an institution which is owned by its members. They are the culmination of efforts of people of same professional or other community which have common and shared interests, problems and aspirations. They cater to services like loans, banking; deposits etc. like commercial banks but widely differ in their values and governance structures. They are usually democratic set-ups where the board of members is democratically elected with each member entitled to one vote each. In India, they are supervised and controlled by the official banking authorities and thus have to abide by the banking regulations prevalent in the country. The objectives of co-operative bank are to provide short term and medium term loan to its members for agricultural purposes. The main objective of this study is to find out the customer satisfaction level towards services provided by these banks in Jabalpur city. To analyze the collected data ANOVA test is applied.

Key Words: Aspirations, Deposits, Co-operative, Institution, Members.

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INTRODUCTION

Indian cooperative structures are one of the largest such networks in the world with more than 200 million members. It has about 67% penetration in villages and fund 46% of the total rural credit. It also stands for 36% of the total distribution of rural fertilizers and 28% of rural fair price shops. These banks are small financial institutions which are governed by regulations like Banking Regulations Act, 1949 and Banking Laws Cooperative Societies Act, 1965. They operate both in urban and rural areas under different structural organizations. Their functions are decided by the level at which they operate and the type of people they cater to. They greatly differ from the commercial banking entities. The structure of cooperative network in India can be divided into 2 broad segments- Urban Cooperative Banks and Rural Cooperative bank.

The objectives of co-operative bank are to provide short term and medium term loan to its members for agricultural purposes, borrow funds from members or others to be utilized for loans to members, sell the agricultural products of the members like seed, manure, implements, cattle feed etc. help the agriculturist for the production of new kind of seeds, Purchasing of seeds, fertilizers, pesticides, cattle feed and agricultural equipment's and selling these among the members at reasonable rates or helping them to purchase through

financial assistance, purchase moveable and immoveable properties for the working of the bank, provide financial assistance in the form of purchase to the members for purchasing house hold and other articles, encourage thrift, self-help mutual aid among the members, receiving deposits from the members for the purpose of issuing long term, medium term and short term loans, provide facilities to the members for pricing green manure within the area of operation.

The co-operative banks are small-sized units which operate both in urban and non-urban centers. They finance small borrowers in industrial and trade sectors besides professional and salary classes. Regulated by the Reserve Bank of India, they are governed by the Banking Regulations Act 1949 and banking laws (co-operative societies) act, 1965.

Co-operative banks also perform the basic banking functions of banking but they differ from commercial banks in the following respects

Commercial banks are joint-stock companies under the companies' act of 1956, or public sector bank under a separate act of a parliament whereas co-operative banks were established under the co-operative society's acts of different states.

Commercial bank structure is branch banking structure whereas co-operative banks have a three tier setup, with state co-operative bank at apex level, central / district co-operative bank at district level, and primary co-operative societies at rural level.

Only some of the sections of banking regulation act of 1949 (fully applicable to commercial banks), are applicable to co-operative banks, resulting only in partial control by RBI of co-operative banks and Co-operative banks function on the principle of cooperation and not entirely on commercial parameters.

However, concerns regarding the professionalism of urban co-operative banks gave rise to the view that they should be better regulated. Large co-operative banks with paid-up share capital and reserves of Rs.1 lakh were brought under the purview of the Banking Regulation Act 1949 with effect from 1st March, 1966 and within the ambit of the Reserve Bank's supervision. This marked the beginning of an era of duality of control over these banks. Banking related functions (viz. licensing, area of operations, interest rates etc.) were to be governed by RBI and registration, management, audit and liquidation, etc. governed by State Governments as per the provisions of respective State Acts. In 1968, UCB's were extended the benefits of deposit insurance.

Cooperative banking is retail and commercial banking organized on a cooperative basis. Cooperative banking institutions take deposits and lend money in most parts of the world. Co-operative banks function on the basis of 'no-profit no-loss'. In this research we worked on Jabalpur cooperative bank and try to search about the satisfaction level of customer and also try to search about how bank services are different in cooperative bank and suggest remedies.

REVIVE OF LITERATURE:

Dr. S. Velanganni (2007): in his research paper discussed that the bank are exercising vigilance to identify the need of the customer and monitoring their moves and reactions toward the actions taken by the banks to please them. To win the customers and having a competitive edge over others, banks possess a broad mechanism to gauge the changing needs of the customers. The customers prefer the bank where there is a sense of personal touch in the services provided.

Pal and Malik (2007): investigated the differences in the financial characteristics of 74 (public, private and foreign) banks in India based on factors, such as profitability, liquidity, risk and efficiency. It is Soyeliya Ushas suggested that foreign banks were better performers, as compared to other two categories of banks, in general and in terms of utilization of resources in particular.

Campbell (2007): focused on the relationship between nonperforming loans (NPLs) and bank failure and argued for an effective bank insolvency law for the prevention and control of NPLs for developing and transitional economies as these have been suffering severe problems due to NPLs.

Dutta and Basak (2008): suggested that Co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment.

Chander and Chandel (2010): analyzed the financial efficiency and viability of HARCO Bank and found poor performance of the bank on capital adequacy, liquidity, earning quality and the management efficiency parameters.

S. Sivensan (2012): Founded the impact of the service quality on customer's satisfaction in the banking sectors. He started that the service quality is interrelated to the customer's satisfaction. The administrative body should identify the primary quality services determinants which matches and manages the customers' expectations

Dr. Snehal Kumar HMistry (2013): Focused on the factor that affects customer satisfaction in bank and analyzing their effects. It stated that the customer satisfaction in bank and analyzing their effects. It stated that the customer satisfaction is the key for many banks to survive the component. Now a day, bank gives training to their employees which help them to give personalized services

OBJECTIVES:

1. To know the satisfaction level of the customers from banking services.
2. To know the different types of loans preferred by different set of customer.

RESEARCH METHODOLOGY:

This study is based on primary data and Secondary data. Primary data collected using Questionnaire and the secondary data collected through Internet, Research papers, Books and Newspaper etc. The sample size was 101 customers of cooperative bank from Jabalpur. Frequency, and ANOVA test have been used to analyzed the data.

DATA ANALYSIS:

To Achieve the objectives of this research data is collected through questionnaire, frequency analysis and ANOVA test is applied to check the significant

effect with independent variable, to get the opinion of customers and satisfaction level of customers from the bank.

1. Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	57	56.4	57.0	57.0
Valid Female	43	42.6	43.0	100.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

From the above frequency test, it is seen that 57% respondent are male and 43% are female from total population 101.

2. Account type

	Frequency	Percent	Valid Percent	Cumulative Percent
saving account	74	73.3	74.0	74.0
current account	18	17.8	18.0	92.0
Valid recurring deposit	4	4.0	4.0	96.0
fixed deposit	2	2.0	2.0	98.0
Other	2	2.0	2.0	100.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

From the above frequency test, it is seen that most of customer having saving account. A huge portion 74% having saving account, 18% having current account, 4% having recurring deposit, 2%only having fixed deposit account and other types of account (D mat) having 2%.

3. Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	31	30.7	31.0	31.0
Services	35	34.7	35.0	66.0
Valid self employed	9	8.9	9.0	75.0
Other	25	24.8	25.0	100.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

From the above frequency test, it is seen that from the total 101 population 34.7% people having job, and 30.7% are students, 24.8% are other, self-employed 8.9% and other 24.8%.In my research most of people are serviced and self-employed.

4. How long you are customer of bank?

	Frequency	Percent	Valid Percent	Cumulative Percent
less than 6month	22	21.8	22.0	22.0
more than 6month but less than 1year	7	7.0	7.0	100.0
Valid 1-3 year	5	5.0	5.0	93.0
over 3 year	66	65.3	66.0	80.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

From the above frequency test, it is seen that most of the people having more than 3 years' account in bank (66% people) and 22% having less than 6 months it means they are new customer in bank and 7%having account more than 6 months but less than 1 year and from 1 to 3 year 5%.

5. Do you want to refer to your relative or friends?

	Frequency	Percent	Valid Percent	Cumulative Percent
Always	42	41.6	42.0	42.0
Sometime	25	24.8	25.0	67.0
Valid Never	23	22.8	23.0	90.0
none of these	10	9.9	10.0	100.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

From this frequency we can see that most of people are satisfied with the service of bank that's why they want to prefer the bank to other relatives 42 says that they always want to refer their relative, 25%says they refer sometime and 23%seems dissatisfied they says they never want to refer to their relatives and rest have no option.

6. On doing formalities of documents what kind of issues you face?

	Frequency	Percent	Valid Percent	Cumulative Percent
long process	48	47.5	48.0	48.0
paper work	22	21.8	22.0	70.0
Valid documentation	17	16.8	17.0	87.0
all above	13	12.9	13.0	100.0
Total	100	99.0	100.0	
Missing System	1	1.0		
Total	101	100.0		

In this frequency table we see what kind of issues faced by people on doing formalities of documents. 48% says documentation is long term process. 22% say paper work in documentation is problem, 17% says many documentation is issues for them and 13% say all these problem is faced by them.

1. Hypothesis:

H0: Rank given by customer to bank services do not significantly affect customer satisfaction level of customer.

H1: Rank given by customer to bank services significantly affect the satisfaction level of customer

		Sum of square	df	Mean square	F	Sig.
What rank you would like to give to bank?	Between Groups	7.879	4	1.970	2.863	.027
	Within Groups	65.361	95	.688		
	Total	73.240	99			

From the above table we can see that 101 respondents total. The significant value (p value) is .027, which is less than threshold value of 0.05, so null hypothesis accepted that rank given by customer to bank services is significantly affected the satisfaction of customer.

2. Hypothesis:

H0: Customer satisfaction with financial transaction does not significantly affect the average satisfaction of bank services to customer.

H1: Customer satisfaction with financial transaction affect significantly affect the average satisfaction of bank services to customer.

From the above table we can see that 101 respondent f value is 2.517 which is positive. The significant value is .046 which is less than the threshold value of 0.05, so accept the alternative hypothesis that customer satisfaction with financial transaction affect significantly the average satisfaction of bank services to customer.

3. Hypothesis:

H0: Customers are getting prompt services does not significantly affect customer average satisfaction level.

H1: Customer are getting prompt services significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Do you always get prompt services whenever you visit the branch? Are you 2 with it?	Between Groups	14.365	4	3.591	4.611	.002
	Within Groups	73.995	95	.779		
	Total	88.360	99			

From the above table we can see that 101 respondent f value is 4.611 which is positive. The significant value is .002 which is less than the threshold value of 0.05, so accept the alternative hypothesis that Customer are getting prompt services whenever visited to the branch significantly affect customer average satisfaction level.

4. Hypothesis:

H0: Lending officers friendly and courteous manner does not significantly affect customer average satisfaction level.

H1: Lending officers friendly and courteous manner significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
In terms of the service you received from the lending officers, how satisfied were you with the following? a. Friendly and courteous manner	Between Groups	22.935	4	5.734	6.075	.000
	Within Groups	89.655	95	.944		
	Total	112.590	99			

From the above table we can see that 101 respondent f value is 6.075 which is positive. The significant value is .000 which is less than the threshold value of 0.05, so accept the alternative hypothesis that is, lending officers friendly and courteous manner significantly affect customer average satisfaction level.

5. Hypothesis:

H0: Knowledge of bank product and services does not significantly affect customer average satisfaction level.

H1: Knowledge of bank product and services significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean of square	F	Sig.
Knowledge of bank's products & Services	Between Groups	5.258	4	1.314	1.424	.232
	Within Groups	87.702	95	.923		
	Total	92.960	99			

From the above table we can see that 101 respondent f value is 1.424 which is positive. The significant value is .232 which is larger than the threshold value of 0.05, so fail to reject null hypothesis that Knowledge of bank product and services does not significantly affect customer average satisfaction level.

6. Hypothesis :

H0: Bankers willingness to listen and response to customer need does not significantly affect customer average satisfaction level.

H1: Bankers willingness to listen and response to customer need significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Willingness to listen and respond to your need	Between Groups	9.151	4	2.288	2.851	.028
	Within Groups	76.239	95	.803		
	Total	85.390	99			

From the above table we can see that 101 respondent f value is 2.288 which is positive. The significant value is .028 which is less than the threshold value of 0.05, so accept the alternative hypothesis that banker's willingness to listen and response to customer need significantly affect customer average satisfaction level.

7. Hypothesis: H0: Customer get fast and efficient services from bank does not significantly affect customer average satisfaction level.

H1: Customer get fast and efficient services from bank significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Fast and efficient service	Between Groups	3.587	4	.897	.744	.564
	Within Groups	114.453	95	1.205		
	Total	118.040	99			

From the above table we can see that 101 respondent f value is .744 which is positive. The significant value is .564 which is larger than the threshold value of 0.05, so fail to reject null hypothesis that Customer get fast and efficient services from bank does not significantly affect customer average satisfaction level.

8. Hypothesis:

H0: Bankers give value to customer as recognized them does not significantly affect customer average satisfaction level.

H1: Bankers give value to customer as recognized them significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Recognition of you as valued customer	Between Groups	17.402	4	4.350	4.204	.004
	Within Groups	98.308	95	1.035		
	Total	115.710	99			

From the above table we can see that 101 respondent f value is 4.204 which is positive. The significant value is .004 which is less than the threshold value of 0.05, so accept the alternative hypothesis that Bankers give value to customer as recognized them significantly affect customer average satisfaction level.

9. Hypothesis: H0: Bankers availability to customer as and when required does not significantly affect customer average satisfaction level.

H1: Bankers availability to customer as and when required significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Availability to customer when needed	Between Groups	23.698	4	5.924	6.395	.000
	Within Groups	88.012	95	.926		
	Total	111.710	99			

From the above table we can see that 101 respondent f value is 6.395 which is positive. The significant value is .000 which is less than the threshold value of 0.05, so accept the alternative hypothesis that Bankers availability to customer as and when required significantly affect customer average satisfaction level.

10. Hypothesis:

H0: Understand customer needs and then offer alternative services does not significantly affect customer average satisfaction level.

H1: Understand customer needs and then offer alternative services does affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Offer of other services or alternative means to meet your needs	Between Groups	8.622	4	2.156	2.373	.058
	Within Groups	86.288	95	.908		
	Total	94.910	99			

From the above table it is clear that 101 respondent f value is 2.373 which is positive. The significant value is .058 which is larger than the threshold value of 0.05, so fail to accept null hypotheses that understand customer needs and then offer alternative services does affect customer average satisfaction level.

11. Hypothesis:

H0: Clean campus and well cared facilities given by bank does not significantly affect customer average satisfaction level.

H1: Clean campus and well cared facilities given by bank significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Clean and well cared facilities	Between Groups	80622	4	4.040	3.0816	.006
	Within Groups	86.288	95	1.059		
	Total	94.910	99			

From the above table we can see that 101 respondent f value is 3.0816 which is positive. The significant value is .006 which is less than the threshold value of 0.05, so accept the alternative hypothesis that clean campus and well cared facilities given by bank significantly affect customer average satisfaction level.

12. Hypothesis:

H0: In bank customer gets efficient and no wait services does not significantly affect customer average satisfaction level.

H1: In bank customer gets efficient and no wait services affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Efficient, no wait service	Between Groups	13.615	4	3.404	2.967	.023
	Within Groups	108.975	95	1.147		
	Total	122.590	99			

From the above table we can see that 101 respondent f value is 2.967 which is positive. The significant value is .023 which is less than the threshold value of 0.05, so accept the alternative hypothesis that in bank customer gets efficient and no wait services significantly affect customer average satisfaction level.

13. Hypothesis:

H0: In bank customer don't need to wait for long line at counter does not significantly affect customer average satisfaction level.

H1: In bank customer don't need to wait for long line at counter significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
No long line ups at counter	Between Groups	12.738	4	3.184	2.207	.074
	Within Groups	137.102	95	1.443		
	Total	149.840	99			

From the above table we can see that 101 respondent f value is 2.207 which is positive. The significant value is .074 which is larger than the threshold value of 0.05, so null hypothesis is rejected, that is in bank customer don't need to wait for long line at counter does not significantly affect customer average satisfaction level

14. Hypothesis:

H0: Availability of information browsers in bank does not significantly affect customer average satisfaction level.

H1: Availability of information browsers in bank significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Availability of information brochures	Between Groups	10.520	4	2.630	3.074	.020
	Within Groups	81.270	95	.855		
	Total	91.790	99			

From the above table we can see that 101 respondent f value is 3.074 which is positive. The significant value is .020 which is less than the threshold value of 0.05, so accept the alternative hypothesis that availability of information browsers in bank significantly affect customer average satisfaction level.

15. Hypothesis:

H0: Pleasant and attractive décor in bank does not significantly affect customer average satisfaction level.

H1: Pleasant and attractive décor in bank significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Pleasant & attractive décor	Between Groups	14.543	4	3.636	3.315	.014
	Within Groups	104.207	95	1.097		
	Total	118.750	99			

From the above table we can see that 101 respondent f value is 3.315 which is positive. The significant value is .014 which is less than the threshold value of 0.05, so accept the alternative hypothesis that pleasant and attractive décor in bank significantly affect customer average satisfaction level.

16. Hypothesis:

H0: ATM is in convenient location does not significantly affect customer average satisfaction level.

H1: ATM is in convenient location significantly affect customer average satisfaction level.

		Sum of Squares	df	Mean square	F	Sig.
Automatic bank machines in convenient locations	Between Groups	32.470	4	8.118	7.533	.000
	Within Groups	102.370	95	1.078		
	Total	134.840	99			

From the above table we can see that 101 respondent f value is 7.533 which is positive. The significant value is .000 which is less than the threshold value of 0.05, so accept the alternative hypothesis that ATM is in convenient location significantly affect customer average satisfaction level.

FINDINGS AND DISCUSSION

- In this research different age group people were included in which male member are more as compare to female.
- In this research most people have saving account and some have current account and other account. People who responded questionnaire mostly of them are from services class and some of them are from other like business background.
- In this research I found that responded customer having account more than 3 years and some of them are new customer who were having less than 6month.
- In this research mostly customers are satisfied with the service of bank that's why they say they always want to refer to their relative and friend. Some are seem dissatisfied so they do not want to refer to their friends and relative.
- I this research many customers say on doing documentation there is long-term process which is affecting the satisfaction level some says paper work and time taking is also dissatisfied them.
- Another finding of this research is "rank given by customer" to bank is good because they seem satisfied from the service provided by bank.
- I found that Customer are seeming to satisfied with the financial transaction of services so it is significantly affect the satisfaction level of customer.
- I this research I found that customers are getting prompt services when they are visiting in bank.
- According to customers I found that lending officer are friendly and courteous manner.
- Another finding is that customer does not get knowledge about product of bank timely that's why they are not able to take benefits of all services.
- Customers are satisfied with response of bankers and willingness to listen them.
- It is found that customers are not getting fast and efficient services in bank so they show dissatisfaction about the services.
- It is found that customers are getting value by bankers. Customer get other services from bank like advise for investing and it is also found that the environment of bank is good. The bank is clean and well care facilities.
- Another finding is that customer are not satisfied with the long line up at the counters.
- Another finding is thatt customer getting information browser from bank. And customers are happy with ATM provided is convenient location.
- Opinion of customer about best services of bank I found that many customers are happy with the online transaction and cashless facilities. Some says that mobile banking is also best services in bank.
- At last many people suggest that they want knowledge about services and support by bankers to use mobile banking, online banking. Some people say cashless facilities should we improved.

CONCLUSION:

Cooperative Banks in India have become an integral part of the success of Indian Financial Inclusion story .A cooperative bank is an institution which is owned by its members. They are the culmination of efforts of people of same professional or other community which have common and shared interests, problems and aspirations. They cater to services like loans, banking; deposits etc.

From this research it is found that overall customers are satisfied with the bank services. Some are showing their dissatisfaction like some people says they are not getting proper knowledge of product

timely so they are not able to get benefit of that services. Some people are dissatisfied about line at counter. Many people are dissatisfied with not getting fast and efficient services by banker. According to some people bank are not able to help in other thinks like if they want any alternative services like any advices about financial transaction or for investment they do not get support by bankers.

Except these some points almost all the services of bank are good and customer are satisfied with it. In last some services which are best according to customers are online banking is best some says cash payment, some says balance deduct message in phone is good so they able to make secure payment some says ATM services are best some says loan services help them financially. Like that many people give their opinion about best services in bank.

And many customers also give their opinion about changes and improvement for bank like many people suggest mobile banking should be improved and also proper training is given so they are able to use this facility. Some said improvement in ATM services some says cashless facilities should we improved, and many people also says old age facilities should be improved.

At last it is concluded that there is more scope for improving services by bank. Changes in policy of bank because of demonetization is affect so much in banking services. It is difficult to handle these situations for banker and with that maintain the services level for customers. This changes affect the policy of customer and banking services also may have affected.

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