		CONTENTS	
Ē	Declara	ation	
Ē	Certific	cate	
() J	Acknow	wledgement	
Ē	Conten	ıts	
Ŧ	List of	Tables	
Ŧ		Figures	
(F		Abbreviations	
CHAPTER		TITLE	PAGE NO
I		ODUCTION AND RESEARCH METHODOLOGY	1-7 1
	1.1	Introduction	1
	1.2 1.3	Housing Loan Scheme	
	1.5	Concepts 1.3.1 Home Loan	2
			2 L 2
	1.4	1.3.2 The Role of Urban Co-operative Bank in Housing Statement of the Problem	
			3
	1.5	Significance of the Study	3
	1.6 1.7	Objectives of the Study	4
	1.7	Hypotheses	4 5
	1.0	Methodology	-
		1.8.1 Data Collection	5
		1.8.2 Sample Design1.8.3 Method of Analysis	5
	1.9	· · ·	5
	1.9	Scope of the Study	6
	1.10	Limitations of the Study	6
	п. П	Chapter Scheme	7
		PROFILE OF BANK'S BRANCH	8-15
	2.1	Introduction	8
	2.2	History of the Branch	8
	2.3	Growth of the Bank	9
		2.3.1 Growth of Working Capital	9
		2.3.2 Deposits Growth	10
		2.3.3 Growth in Loans and Advances	10

.

		2.3.4 Trend of Profit and Dividend Rate	11
		2.3.5 Manpower	12
		2.3.6 Overdues	12
		2.3.7 Branch office	13
	2.4	Organizational Set-up of the bank	14
	2.5	Conclusion	15
III.	REVI	IEW OF LITERATURE	16-22
	3.1	Introduction	16
	3.2	2 Review of Earlier Studies	
	3.3	Conclusion	21
IV	ном	IE LOAN PROCEDURE	23-39
	4.1	Introduction	23
	4.2	Lending Procedure	23
		4.2.1 Minimum Loan Amount	25
		4.2.2 Loan Tenure Option	25
		4.2.3 Sanctioned Turn Around Time (TAT)	25
		4.2.4 Coapplicants of The Loan	26
		4.2.5 Personal Guarantor	26
		4.2.6 Security Collataral	26
	4.3	Statges Involve In Taking A Loan	26
		4.3.1 Documents Required For Individual Borrowers	26
		4.3.2 Documents Required For Non Individual Borrowers	28
	4.4	Purpose Wise Documents:	29
		4.4.1 To Purchase the Flat from the Builder	29
		4.4.2 To Construct on their Own Site/ Location	30
		4.4.3 To Construct on a Co-operative Society' Plot	30
		4.4.4 To Purchase the Flat / Ready-Made House	31
		4.4.5 To Purchase Resale House from the Society	31
		4.4.6 To Purchase the Plot	32
		4.4.7 To Construct for the Repair House/Extend Constructi	on 32
	4.5	If having Business	32
		4.5.1 If having Own Business / Trade/ Industry/ Enterprise	33
	4.6	Documents of Investments made through Income	33
	4.7	Other Documents	33
	4.8	MarginAmount	34
	4.9	Documents after Sanctioned of the Loan	34

BABB. BALASANED KHAPDEKAB LIBBARY

ELAND WINLESTY, KELAAFUR.

	4.10	Disubursement	35		
	4.11	Repayment Schedule	36		
	4.11.1	Repayment Schedule by EMI method of KUC Bank	37		
	4.12	EMI	38		
	4.13	Forclosing Loan	38		
	4.14	Scheme of The Kolhapur Urban Co-operative Bank	38		
V.	DATA	40-78			
	5.1	Introduction	40		
	5.2	Section -I Performance of the Bank	42		
	5.3	Section -II: Comparison Between Banks	47		
	5.4	Section -III : Borrowers Survey	54		
	5.5	Testing of Hypotheses	79		
VI	FIND	80-84			
	6.1	Findings	80		
	6.2	Suggestions	83		
	6.3	Conclusion	84		
	BIBLIOGRAPHY				
	6.1 6.2 6.3	Findings Suggestions Conclusion	80 83		

ANNEXURE

- Annexure I: Interview Schedule For Branch Manager

- Annexure II: Interview Schedule For Borrowers