

INTRODUCTION :

The Urban Co-operative credit movement, started in India, particularly to meet the credit needs of middle class and small means persons who are not cared for by the commercial banks. Such as traders, businessmen, artisans, factory workers, salary earners hawkers in the urban and semi-urban areas.

Urban Co-operative banks are the important constituent of Urban Co-operative Credit Movement in India. Such banks were started with the objective of promoting the habit of savings among the middle and lower class people in urban and semi-urban areas and provide institutional finance to them. These banks gradually developed and made a good head-way in their banking business.

The Urban Co-operative banks at present are concentrated in few states like Maharashtra, Gujarat, Karnataka and Tamil-Nadu they accounted for 78% of the total number of urban banks in India. Out of these 303 of urban banks are in the state of Maharashtra. These banks have reached almost all the towns and cities of Maharashtra. These banks played an important role in mobilisation of deposits and providing loans and advances to urban people. It is important to note that in the state of Maharashtra, the Sangli District has played an important role in the development of urban banks.

On 30th June, 1986 there were 362 primary urban co-operative banks in Maharashtra. At present there are 22 urban co-operative

banks playing an important role in Sangli District. Jath Urban Co-operative Bank has been established in Jath, Sangli District in 1953. Since then the bank has been working in Jath Town. The researcher has selected this Bank for study.

SCOPE OF THE STUDY :

By considering Jath Urban Co-operative Bank as the example the present research study deals with the specific topics like capital structure, deposit mobilisation, loans and advances, profit and loss account. The above aspects of the bank have been studied for the period of 12 years. i.e. from 1975 to 1986.

OBJECTIVES OF THE STUDY :

The objectives of the present study are as follows :

1. The main objective of the study is to evaluate the working of the "Jath Urban Co-operative Bank Ltd., Jath", during the period under study with reference to its specific aspects.
 - A) Capital Structure.
 - B) Mobilisation of Deposits.
 - C) Loans and Advances.
 - D) Profit and Loss Account.
2. To make suggestions, if any for improving the working of the Jath Urban Co-operative Bank.

4. METHODOLOGY :

This study is purely based on the secondary data i.e. published Annual Reports of the Banks. Discussions held with Bank Manager, Officers, members of the Board of Directors.

5. LIMITATIONS OF THE STUDY :

Since the study is under taken as a part of the fulfilment of the requirements of the degree course of Master of Philosophy in ^{'social-science'} ~~Urban~~ the researcher has limited the study to one unit in the Urban Co-operative Banks.

The dissertation is required to be submitted to the University within prescribed period of time, therefore, the study is limited to certain aspects of the bank. Similarly, the period of study is also limited to twelve years from 1975 to 1986. The details on certain matters like other purposes etc. are considered on the present work.

6. PLAN OF THE STUDY :

The present study is divided into seven chapters. First appears the introduction which states importance of the subject, objectives of the study, methodology and limitations of the study.

The First Chapter includes the 'Theory of Urban Co-operative Banks. It covers the meaning of Urban Co-operative Banks and Historical development of Urban Co-operative Bank in India.

Maharashtra, Western Maharashtra and Sangli District.

The Second Chapter refers to the 'Historical Review of the Development of Jath Urban Co-operative Bank Ltd. Jath!

The Third Chapter deals with the capital structure during the period 1975 to 1986.

The Fourth Chapter deals with the working of the Bank, with reference to Mobilisation of Deposits during the period 1975 to 1986.

The Fifth Chapter includes the details about types and purposewise loans and advances of the bank during the period 1975 to 1986.

The Sixth Chapter deals with Profits and Loss Account of the bank during the period of review.

The last chapter explains the summary, conclusions and suggestions.