CONTENTS

| Chapter No. | TITLE P | age No |
|-------------|---|----------|
| | DECLARATION | |
| | CERTIFICATE | |
| | ACKNOWLEDGEMENT | |
| | CONTENTS | |
| | LIST OF GRAPHS AND DIAGRAMS | |
| | LIST OF TABLES | |
| CHAPTER-I | INTRODUCTION | 1-5 |
| 1.1 | Introduction | 1 |
| 1.2 | Objectives of the study | 3 |
| 1.3 | Methodology of the study | 4 |
| 1.4 | Chapter Scheme of the study | 4 |
| CHAPTER-II | DEVELOPMENT OF URBAN CO-OPERATIVE BANKS | 6-23 |
| 2.1 | Definitions of Urban co-operative | 6 |
| | banks | |
| 2.2 | Classification of co-operative ban | ks 77 |
| 2.3 | Growth and development of Urban Co-operative Banks in India | a 9 |
| 2.4 | Imbalance in the development of Urban Co-operative Banks in In | ndia 13 |
| 2.5 | Growth of Urban Co-operative Banks in Maharashtra | 16 |
| 2.6 | Uneven development of Urban Co-operative Banks in Maharashtra | 19 |
| | REFERENCES | 23 |
| CHAPTER-III | GROWTH OF URBAN CO-OPERATIVE BANKS IN KOLHAPUR DISTRICT | 24-37 |
| 3.1 | Historical background | 24 |
| 3.2 | Establishment of Urban Banks-A Beginning of Co-operation | 26 |
| 3.3 | Expansion of banks in Kolhapur [| Dist. 27 |
| 3.4 | A comparative picture of Urban Co-operative Banks in Kolhapur D | 36 |

| Chapter | No | TITLE Page | No | |
|---------|-------|--|----------------|-----|
| CHAPTE | R-IV | GEOGRAPHICAL LOCATION OF ICHALKARANJI | 42-61 | |
| | 4.1 | Historical perspective of the Ichalkaranji Urban Co-operative Bank Ltd.,Ichalkaranji | 43 | |
| | 4.2 | Progress of the Ichalkaranji Urban Co-operative Bank Ltd.,Ichalkaranji | 44 | |
| | 4.2.1 | Branch expansion | 44 | |
| | 4.2.2 | Membership | 48 | |
| | 4.2.3 | Paidup capital | 49 | |
| | 4.2.4 | Working capital | 50 | |
| | 4.2.5 | Working capital per share holder | 51 | |
| | 4.2.6 | Deposits | 52 | |
| | 4.2.7 | Ratio of deposits to working capita | l 55 | |
| | 4.2.8 | Deposits depositor ratio | 57 | |
| | 4.2.9 | Deposits structure of the Bank | 60 | |
| CHAPTER | R-V | GROWTH AND STRUCTURE OF ADVANC | ES 6 | 2-8 |
| | 5.1 | Introduction | | 62 |
| | 5.2 | Advances of the bank | | 62 |
| | 5.3 | Number of borrowers of the bank | | 65 |
| | 5.4 | Number of defaulters of the bank | 1 | 67 |
| | 5.5 | Borrowers-defaulters ratio of the b | ank | 70 |
| | 5.6 | Advances per borrower | | 72 |
| | 5.7 | Break-up of advances of the bank | • | 77 |
| | 5.8 | Advances-overdues ratio of the ban | k ⁸ | 81 |
| | 5.9 | Overdues per defaulter | ł | 83 |
| | 5.10 | Structure of the advances of the ba | ink 🦾 | 85 |
| CHAPTER | R–VI | THE OPERATING EXPENSES AND THE THE PROFITS | 88- | -11 |
| | 6.1 | Introduction | 88 | 3 |
| | 6.2 | Management of the bank | 90 |) |
| | 6.3 | Board of directors | ~~ | |
| | 6.4 | Branch advisery committees | 90 |) |
| | 6.5 | Office staff | 91 | |

.

| Chapter | No | TITLE Pa | ge No |
|---------------------|-------|---|---------|
| | 6.6 | Investment structure of the bank | 93 |
| | 6.7 | Expenses of the bank | 97 |
| | 6.8 | Income.expenditure ratio of the ba | ank 98 |
| | 6.9 | Net profit earned by the bank | 101 |
| | 6.10 | Income-net profit ratio of the ban | k 107 |
| | 6.11 | Division of net profit of the bank | 107 |
| | 6.12 | Marginal efficiency of capital of the bank | 113 |
| | 6.13 | Income ratio of the bank | 113 |
| CHAPTER-VII | | CONCLUSIONS AND SUGGESTIONS | 114-126 |
| | 7.1 | Introduction | 114 |
| 7.2 7.2.1 7.3 | 7.2 | Conclusions | 114 |
| | 7.2.1 | Conclusions regarding growth of Urban Banks in Kolhapur Dist. | 114 |
| | | Conclusions regarding growth of th Ichalkaranji Urban Co-operative Ba | |
| | 7.3 | Conclusions regarding growth of Advances of The Ichalkaranji Urba Co—operative Bank | n 117 |
| | 7.4 | Conclusions regarding the operatin expenses and the profits of the B | |
| | 7.5 | Suggestions | 123 |
| | 7.5.1 | General | 123 |
| | 7.5.2 | Particular | 125 |
| | | BIBLIOGRAPHY | 127-129 |