

LIST OF ABBREVIATIONS USED

- |               |                           |
|---------------|---------------------------|
| 1. R.B.I.     | - Reserve Bank of India   |
| 2. No.of      | - Number of               |
| 3. Co-op.     | - Co-operative            |
| 4. Urban Bank | - Urban Co-operative Bank |

Note- The World Bank denotes " The Pandharpur  
Urban Co-operative Bank Ltd., Pandharpur ".