

CONTENTS

CHAPTER	TITLE	PAGE NO.
	DECLARATION	
	CERTIFICATE	
	ACKNOWLEDGEMENT	
I	RESEARCH DESIGN	1-10
	1.1 INTRODUCTION	1
	1.2 STATEMENT OF THE PROBLEM	3
	1.3 OBJECTIVES OF STUDY	3
	1.4 RESEARCH METHODOLOGY	4
	1.5 SCOPE OF THE STUDY	5
	1.6 SOURCES OF DATA	6
	1.7 CHAPTER SCHEME	7
	1.8 LIMITATIONS OF STUDY	8
	REFERENCES	10
II	CONCEPTUAL FRAMEWORK AND REVIEW OF LITERATURE	11-35
	2.1 INTRODUCTION	11
	2.2 BANKING SYSTEM IN INDIA	11
	2.3 ORIGIN AND DEVEPT. OF CO-OP. BANK	15
	2.4 MEANING OF CO-OP. BANKING	17
	2.5 DEFINITION OF CO-OP. BANK	17
	2.6 NATURE OF CO-OP. BANKING	18
	2.7 OBJECTIVES OF CO-OP. BANKS	18
	2.8 CO-OP. CREDIT STRUCTURE IN INDIA	20
	2.9 URBAN CO-OP. BANKING	21

(A)	GENESIS OF URBAN CO-OP. BANKS.	21
(B)	DEFINITION OF UCBS	21
(C)	SALIENT FEATURES OF URBAN CO-OP. BANK	22
(D)	DEVELOPMENT OF UCBS IN INDIA	24
(E)	DEVELOPMENT OF UCBS IN MAHARASHTRA	27
(F)	DEVELOPMENT OF UCBS IN KOLHAPUR	29
(G)	DEVELOPMENT OF MAHILA URBAN CO - OP. BANKS	31
	REFERENCES	34
III	CONSTITUTIONAL FRAMEWORK	36-76
3.1	INTRODUCTION	36
3.2	CONSTITUTIONAL FRAME WORK OF THE BANKS	37
3.3	ESTABLISHMENT AND AREA OF OPERATION	37
3.4	OBJECTIVES	38
3.5	SOURCES OF FUNDS	40
3.6	MEMBERSHIP	41
3.7	GENERAL BODY MEETINGS	44
3.8	BOARD OF DIRECTORS	45
3.9	PRESIDENT AND VICE PRESIDENT	47
3.10	CHIEF OFFICER	49

	3.11 PROCEDURE OF ADVANCING LOANS	51
	3.12 DEPOSIT MOBILISATION	51
	3.13 DIVISION OF PROFITS	52
	3.14 RESERVE FUNDS	52
	3.15 DIVIDENDS	53
	3.16 RECORDS, BOOKS OF ACCOUNTS AUDIT ETC.	53
	3.17 THE PRESENT STATE OF WORKING	54
	(A) PHYSICAL INFRASTRUCTURE AND HOUSE KEEPING	55
	(B) TIME REQUIREMENT	59
	(C) STAFF	62
	(D) DEPOSIT	63
	(E) LOANS AND ADVANCES	72
	(F) OTHER ANCILIARY SERVICES AND FACILITIES	74
	REFERENCES	76
IV	EVALUATION OF PERFORMANCE	77-112
	4.1 INTRODUCTION	77
	4.2 GROWTH OF BUSINESS	78
	4.2.1 GROWTH OF DEPOSITS	80
	4.2.2 GROWTH OF LOANS AND ADVANCES	81
	4.2.3 CREDIT DEPOSIT RATIO	84
	4.3 COST EFFECTIVENESS	87
	4.4 PROFITABILITY	90

	4.5 CAPITAL ADEQUACY	99
	4.6 OVERDUES	101
	4.7 PRODUCTIVITY	102
	4.8 EVALUATION OF OVERALL PROGRESS	104
	REFERENCES	112
V	CONCLUSIONS AND SUGGESTIONS	113-130
	APPENDIX - QUESTIONNAIRE	134-145
	BIBLIOGRAPHY	131-133