

## CONTENTS

<b>Lists of Tables</b>	<b>III</b>
<b>List of Charts</b>	<b>VII</b>
<b>List of Graph</b>	<b>VII</b>
<b>List of Maps</b>	<b>VIII</b>

## CHAPTER SCHEME

Chapter No.	Title	Page No.
<b>I</b>	<b>INTRODUCTION &amp; RESEARCH METHODOLOGY</b> 1.1 Introduction. 1.2 Approach to the problem. 1.3 Objectives of the Study. 1.4 Research Design and Methodology. 1.5 Tools to be used for collection of Data. 1.6 Significance of the Study. 1.7 Scope and Limitations of the study. 1.8 Chapter Scheme.	1-6  1 2 2 3 3 4 4 5
<b>II</b>	<b>THEORETICAL FRAMEWORK</b> 2.1 Introduction. 2.2 Concept of Co-operation. 2.3 Concept of Bank. 2.4 Banking System in India. 2.5 Origin and Development of Co-operative Banks. 2.6 Concept of Co-operative Banking. 2.7 Co-operative Credit Structure. 2.8 Urban Co-operative Banking.	7-38  7 8 11 25 26  28 30 33

<b>III</b>	<b>REVIEW OF LITERATURE</b> 3.1 Introduction 3.2 Committees, Study Groups and Commissions 3.3 Laws Relating to Banking –sector.	39-76 39 39 70
<b>IV</b>	<b>PROFILE OF JANATA URBAN CO-OPERATIVE BANK LTD., WAI.</b> 4.1 Introduction 4.2 History and Development of Urban Co-operative Bank. 4.3 Banking Movement in Wai Taluka. 4.4 Banking Business in Wai Town. 4.5 Profile of Janata Urban Co-operative Bank Ltd., Wai.	77-132 77 77 111 116 118
<b>V</b>	<b>ANALYSIS AND INTERPRETATION OF DATA</b> 5.1 Introduction 5.2 Sources of funds of Janata Urban Co-operative Bank. 5.3 Investments Analysis of Janata Urban Co-operative Bank. 5.4 Loans and Advances of Janata Urban Co-operative Bank. 5.5 Profit of Janata Urban Co-operative Bank. 5.6 Human Aspect of Janata Urban Co-operative Bank.	133-180 133 133 150 152 169 175
<b>VI</b>	<b>CONCLUSIONS AND SUGGESTIONS</b> 6.1 Introduction 6.2 Conclusions 6.3 Suggestions	181-190 181 181 188

	<b>BIBLIOGRAPHY</b>	191-193
	<b>APPENDIX</b>	194-196

### Lists of Tables

<b>Table No.</b>	<b>Title</b>	<b>Page No.</b>
4.1	Progress of Urban Co-operative banks in India.	86
4.2	Progress of Co-operative Credit movement in India during reforms period.	88
4.3	Distribution of Urban Co-operative Banks-state wise.	89
4.4	State-wise Distribution of Urban Co-operative Banks. (As at end-March 2008)	91
4.5	Centre-wise Select Indicators of Scheduled Urban Co-operative Banks.	93
4.6	Centre-wise Select Indicators of Non- scheduled Urban Co-operative Banks.	94
4.7	Progress of District Central Co-operative Banks in Maharashtra.	101
4.8	Progress of Primary Co-operative Banks in Maharashtra.	102
4.9	Progress made by Urban Co-operative Banks in Maharashtra during the year 1998-99.	103
4.10	District wise Position of Scheduled Banks in Maharashtra as on 1 <sup>st</sup> January, 1998.	104
4.11	Joint Stock Banks in Satara District.	108
4.12	Urban Co-operative Credit Societies in Year 1961 of Satara District.	109

4.13	The Growth of Urban Co-operative Bank in Satara District.	109
4.14	Growth of District Central Co-operative Bank.	110
4.15	Co-operative Credit Institutions of Satara District on 31 <sup>st</sup> March, 1996.	111
4.16	Board of Directors as on 13 <sup>th</sup> June, 1983.	121
4.17	Financial Position of the Society.	121
4.18	Board of Directors at the time of Conversion.	123
4.19	Financial Position at the time of Conversion.	124
4.20	Membership of Janata Urban Co-operative Bank.	125
4.21	The Position of Authorized and Paid-up Capital.	126
4.22	The Growth in Deposits.	127
4.23	Loans and Advances of the Bank.	128
4.24	Position of Working Capital.	129
4.25	The Profits and Rate of Dividend.	130
5.1	Share Capital, Growth Rate and Progressive Average of Janata Urban Co-operative Bank.	134
5.2	Reserve Fund and other Reserves of Janata Urban Co-operative Bank.	136
5.3	Deposit Mobilization.	139

<b>5.4</b>	Fixed Deposits of Janata Urban Co-operative Bank.	142
<b>5.5</b>	Saving Deposits of the Bank.	144
<b>5.6</b>	Current Deposits of the Bank.	146
<b>5.7</b>	The Position of Recurring Deposits of the Bank.	148
<b>5.8</b>	Investment of Janata Urban Co-operative Bank.	150
<b>5.9</b>	Trend of Loan and Advances of the Bank.	153
<b>5.10</b>	The Position of Short term Loan.	155
<b>5.11</b>	Secured Short-term Loan.	156
<b>5.12</b>	Unsecured Short-term Loan.	157
<b>5.13</b>	The Position of Medium-term Loan.	158
<b>5.14</b>	Secured Medium-term Loan.	159
<b>5.15</b>	Unsecured Medium-term Loan.	160
<b>5.16</b>	The Position of Long-term Loan.	161
<b>5.17</b>	Position of Overdues of the Bank.	163
<b>5.18</b>	Position of Gross NPA of Janata Urban Co-operative Bank.	167
<b>5.19</b>	Position of Net NPAs of Janata Urban Co-operative Bank.	168

5.20	The Position of Credit Deposit Ratio of the Bank.	169
5.21	The Profits and Rate of Dividend declared by Board of Directors.	170
5.22	Return on Capital employed of the Bank.	172
5.23	Return on Shareholder's equity of the Bank.	173
5.24	Earnings Per Share of the Bank.	174
5.25	Classification of employees of Janata Urban Co-operative Bank according to types.	176
5.26	Post wise analysis of employees of Janata Urban Co-operative Bank as on 31 <sup>st</sup> March 2008.	178
5.27	Educational Qualification of employees of Janata Urban Co-operative Bank.	179
5.28	Profit per employee of the Bank.	180

### List of Charts

Chart No.	Title	Page No.
2.1	Structure of Banking in India.	26
2.2	Three-Tier Pyramidal Structure of Co-operative Bank in India.	31
2.3	Co-operative Credit Institution.	32