

CONTENTS

CHAPTER	TITLE	PAGE
	Declaration	
	Certificate	
	Acknowledgment	
	Contents	
	List of Tables	
	List of Charts	
I	<u>INTRODUCTION</u>	1-13
1.1	Co-operation	
1.2	Urban Co-operation Bank	
1.3	Functions of the study	
1.4	Objectives of the study	
1.5	Scope of the study	
1.6	Research Methodology	
1.7	Sources of Data Collection	
1.8	Limitation of the study	
1.9	Plan of the study	

II. A PROFILE OF THE KOLHAPUR URBAN

CO-OPERATIVE BANK LTD., KOLHAPUR

14-32

- 2.1 History of the Town ✓
- 2.2 History of the Bank ✓
- 2.3 Location of the Bank ✓
- 2.4 Growth of the Bank —
- 2.5 Geographical Area ✓
- 2.6 Membership
- 2.7 Share Capital
- 2.8 Working Capital
- 2.9 Deposit Growth
- 2.10 Loans and Advances
- 2.11 Reserve Fund and Other Reserves
- 2.12 Profit and Dividend Rate
- 2.13 Manpower
- 2.14 Overdue
- 2.15 Non-performing Assets
- 2.16 Branch Office
- 2.17 Overall Progress of the Bank
- 2.18 Organizational Set-up of the Bank

III. ANALYSIS OF LOANS AND ADVANCES 33-57 ✓

- 3.1 Introduction
- 3.2 Lending Procedure
- 3.3 Types of Loans and Advances
- 3.4 Purposes of Loans and Advances
- 3.5 Trends of Secured and Unsecured Loans
- 3.6 Security-wise Loans and Unsecured Loans
- 3.7 Credit Deposit Ratio
- 3.8 Employee Productivity Ratio

IV. ANALYSIS AND INTERPRETATION OF

DATA

58-67

- 4.1 Introduction
- 4.2 Sample Size
- 4.3 Analysis and Interpretation of Data
- 4.4 Difficulties of Borrowers

V. FINDINGS AND SUGGESTIONS 68-72

- 5.1 Findings
- 5.2 Suggestions