

P R E F A C E

Co-operative Movement in India was originally conceived with the objectives : to promote thrift and savings in rural areas and also to provide loans to the farming community for agricultural development. Accordingly, the Co-operative Credit Structure with the help of its three tier system i.e. Primary Agricultural Credit Societies at villages level, District Central Co-operative sector at middle level and the State Co-operative Bank at higher level plays an important role in organising the rural money market.

In view of the above objectives deposit mobilisation activities of Co-operative Credit Institutions contribute for financial viability of the whole co-operative organisation. It is in this context the present research work entitled as " STUDY OF DEPOSIT MOBILISATION OF SOLAPUR DISTRICT CENTRAL CO-OPERATIVE BANK" was undertaken with particular reference to Solapur District.

The Ist Introductory chapter we have taken a very brief review of co-operative banking in India in general and co-operative Movement in Maharashtra and Solapur in particular. Chapter IInd deals with the profiles of the Solapur District Central Co-operative Bank, Solapur. The S.D.C.C. is one of the oldest District Central Co-operative Bank in Maharashtra. It has got a sufficient

infrastructure for mobilisation of financial resources. In Chapter IIIrd we have studied the S.D.C.C.'s efforts for deposit mobilisation, a particular reference to traditional deposit scheme and innovative deposit scheme like Bhavishya Adhar Yojana.

We have studied in Chapter IV, the composition and growth of deposits and their trends for the period of 10 years from 1975 to 1985. The last Chapter Vth gives summary and findings of the present study. It was observed that, inspite of sincere efforts, by the S.D.C.C. Bank the development of innovative schemes are still inadequate, because our analysis regarding the growth of deposits shows tremendous potential for further growth of the bank.

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