

## P R E F A C E

In this research work, I have been greatly benefited by my visits to the various Urban Co-Operative Banks. I got the opportunity of studying the working of these Banks. This gave me an insight into the problems of credit which have been faced in all the area and sectors of economy . My interest in the Urban Banks helped me in understanding the economical problems of middle class people, Small Trades, Artisans and so on.

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