

* P R E F A C E *

The important of Banking as the nerve centre of economic development can not be ever emphasized. Banking industry has acquired a key position in mobilizing resources for defence and for socio-economic development of a country. It is aptly said that "Banks which are the need of and great wealth of our country have got to be kept very scared. Just as a water is for irrigation, good banks are for the country's industry and trade". Since the beginning of planning in India, banking industry has grown not only in size but also in depth. This industry has become one big complex. There are at present diversified types of banks - Commercial banks, Co-operative banks, Urban Co-operative banks.

The development of these banks during the last 15 years is not only, amazing, but is also bristing with problems. The problems of the different banks however, vary from type to type.

The banking trends in the sixties acquire greater meaning when we look at the distant future. The main purpose of research paper is to provide expert or detail knowledge on working of Urban Co-operative banks, and the various problems and trends that are facing the urban co-operative banking business in Karad city. Especially to 'The Karad Janta Sahakari Bank Ltd., Karad.

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